DOCUMENT RESUME

ED 150 328 CE 014 517

AUTHOR Graf, David
TITLE Teaching Consumer Education. Delta Pi Epsilon Rapid Reader No. 2.
INSTITUTION Delta Pi Epsilon, St. Peter, Minn.
PUB DATE 77
NOTE 66p.

EDRS PRICE MF-$0.83 HC-$3.50 Plus Postage.
DESCRIPTORS Business Education; *Consumer Education; *Course Content; Curriculum Design; Educational Strategies; Films; Learning Activities; Money Management; Periodicals; Resource Materials; Secondary Education; Senior High Schools; Student Evaluation; Teaching Guides; Teaching Methods; *Teaching Techniques; Textbooks; *Units of Study

ABSTRACT

This teaching guide provides secondary business teachers with ideas for teaching consumer education and assistance in strengthening the course content and methodology. Content is presented in four parts. Part 1 provides an overview of consumer education and covers the teacher, course objectives, content areas, and teaching-learning strategies (questionnaire and pretest to determine student background and experiences and values clarification devices). Part 2 presents topical outlines for ten consumer education course content areas and follows each of the ten outlines with suggested teacher and student readings (correlated with subject matter in the outline) and descriptions of several teaching strategies that can be used in covering specific content (including individual and group exercises, worksheets, role playing, guest speakers, research, case study, survey, pre- and posttests, and audiovisual instructional aids). The ten content areas are consumers in the marketplace, sources of consumer information, shopping for food, shopping for services, shopping for housing and shelter, shopping for transportation, shopping for credit, consumer aid and protection, insurance, and management and family income. Part 3 briefly discusses methods for evaluating the students, teacher, and course. Part 4 covers resource materials and includes a consumer education pretest and answers, pretest references, and bibliographies of resources (books, periodicals, and films). (EM)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED150328

TEACHING CONSUMER EDUCATION

David Graf

U.S. DEPARTMENT OF HEALTH
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY.

Delta Pi Epsilon
Rapid Reader No. 2

OE 014 577

Preface

Delta Pi Epsilon launched the new planned publications program during the 1976-77 biennium with two series, one targeted at the classroom teacher and the other, the researcher.

The *Rapid Reader* series is geared for the teacher to read and immediately take ideas into the classroom for enlivening and enriching the teaching of business subjects. The *Service Bulletin* series is designed for the researcher, the doctoral or master's candidate, or teacher interested in and/or conducting research. Each publication in both series is written by a recognized authority in the field. Several authors are Delta Pi Epsilon Research Award or Robert E. Slaughter Research Award winners.

Delta Pi Epsilon is proud to present these new publications for use by teachers who want to remain abreast of the latest teaching/learning strategies and research techniques as well as for use in classes such as methods of teaching, principles of business education, and research classes.

Publications released during the 1976-77 biennium include:

Rapid Reader No. 1—*Teaching General Business* by Betty Jean Brown, University of Tennessee, Knoxville, Tennessee

Rapid Reader No. 2—*Teaching Consumer Education* by David K. Graf, Northern Illinois University, DeKalb, Illinois

Rapid Reader No. 3—*Teaching Typewriting* by Gary N. McLean, University of Minnesota, Minneapolis, Minnesota

Service Bulletin No. 1—*Research: Process and Product* by Mildred Hillestad, The Ohio State University, Columbus, Ohio

Service Bulletin No. 2—*Design and Conduct of Educational Surveys and Experiments* by Leonard J. West, Baruch College, The City University of New York, New York, New York

Publications information may be obtained from the National Office of the Fraternity.

©Copyright, 1977, by Delta Pi Epsilon. Printed in the U.S. of America. The views expressed in this publication are those of the author and not necessarily of Delta Pi Epsilon.

DPE NATIONAL EXECUTIVE BOARD:
President: Wanda Blockhus, San Jose State University, San Jose, CA 95192.
Vice-President: Robert A. Ristau, Eastern Michigan University, Ypsilanti, MI 48197.
Secretary: John S. Nigro, North Haven High School, North Haven, CT 06473.
Treasurer: Jeanne L. Holley, University of Mississippi, University, MS 38677.
Historian: Robbie Woodall, Nashville State Technical Institute, Nashville, TN 37209.
Past President: Gordon F. Culver, University of Nebraska-Lincoln, Lincoln, NE 68588

DPE NATIONAL PUBLICATIONS COMMITTEE:
Chairman: Richard J. Dallas, Santa Rosa Junior College, Santa Rosa, CA 95401.
Charles R. Hopkins, University of Minnesota, Minneapolis, MN 55455.
Oleen M. Henson, Temple University, Philadelphia, PA 19122.
Carmela C. Kingston, Trenton State College, Trenton, NJ 08625.

DPE NATIONAL OFFICE:
Executive Secretary: Ellis J. Jones, Gustavus Adolphus College, St. Peter, MN 56082.

Table of Contents

Preface ..... Inside front cover
Table of contents i

Part one. Consumer Education 1
The Teacher 1
Objectives 1
Content 3
Teaching/Learning Strategies for Consumer Education 3
Questionnaire 3
Pretest 5
The strategy ahead 6

Part two. A Directory of Consumer Topic Strategies 7
Topic I: Consumers in the Marketplace 8
Readings 9
Suggested strategies 10
Bulletin boards 10
Article/worksheet 10
Outside activities 11
Choice making 11
Values exercises 12
Voting 12
Ad recognition 12
Role playing 13

Topic II: Sources of Consumer Information 13
Readings 14
Suggested strategies 14
Judgments 14
Information please 15
Testing 15
Comparison 15
Investigation 15

Topic III: Shopping for Food 16
Readings 17
Suggested strategies 17
Pretest 17
Survey 17
Layout 17
Short paper 18
Judgment 18
Comparison 18
Role playing 18
Slides 19
Taste testing 19

Transparencies 19

Topic IV: Shopping for Services 19
Readings 20
Suggested strategies 21
Worksheet 21
Charting 22
Speakers 23
Library/planning project 23
Class presentations 23
Letter writing 23
Film 24

Topic V: Shopping for Housing and Shelter 24
Readings 25
Suggested strategies 25
Flow charting 26
Floor layouts 26
Directories 26
Panel 27
Simulation on furniture buying 27
Comparison 27
Policy inspection 27
Slides 27
Speaker 27
Puzzle 28

Topic VI: Shopping for Transportation 29
Readings 30
Suggested strategies 30
Formula 30
Research and role playing 31
Speakers 31
Pretest 31
On-the-lot test 32
Cost computing 32
Research 32
Case study 32
Local personnel as resources 32
Bulletin board 32
Research 32

Topic VII: Shopping for Credit 33
Readings 34
Suggested strategies 34
Exposure to resources 34
Speakers 35
Shopping for credit 35
Charting 36

Research 36
Reading statements 36
Transparencies 36
Game show 36
Values charting 36
Topic VIII: Consumer Aid and Protection 37
Readings 38
Suggested strategies 38
Student developed post test 38
Skits 39
Case 39
Letter writing 40
Consumer directory 40
Small claims court 40
Topic IX: Insurance 40
Readings 41
Suggested strategies 41
Reading Policies 41
Speaker 41
Cases 42
State employment office 42
Library resource 42
Topic X: Management and Family Income 42
Readings 44
Suggested strategies 44
Survey/role playing 44
Interest practices 44
Exchanging tricks 45
Investment research 45
Worksheets 45
Reading the stock page 45
Filing the 1040 45
Practice sets 46
Summary 46
Part three. Evaluation 46
Student 46
Teacher and the Course 49
Part four. Materials 50
Consumer Education Pretest 51
Books 55
Periodicals 56
Films 57
References 59

Teaching Consumer Education

Part one. Consumer Education

The Teacher

This Rapid Reader in consumer education is written with the "typical" teacher in mind. But who is typical? The typical teacher has in excess of one preparation and often three or four with consumer education being only one of them. The typical teacher of consumer education enjoys the subject but finds it very time consuming to follow and screen all of the reading material published. The typical teacher would appreciate some assistance in thinking of new ways for presenting materials, brainstorming, and adapting general ideas to fit individual circumstances.

The consumer education teacher is constantly faced with dynamic social issues on one hand while on the other hand is being told of topics different people consider necessary. Very few consumer education teachers are given the luxury of an unlimited time span for including the literally hundreds of consumer topics. They must choose the most valuable topics and concepts from an ever-growing list in consumer education.

This Rapid Reader in consumer education includes a number of research outcomes for the teacher to consider when making decisions concerning the structure of the course. It is written with the primary purpose of assisting in strengthening the subject matter background, course content, and methodology. It is written to plant "seeds" of ideas for use in classrooms. This Rapid Reader shares what the author has accumulated from others who have shared with him. It is done with the overriding love of the subject and the conviction of its worth in American education.

Objectives

Consumer education is coming of age. More and more educators and school districts are becoming associated with the movement. The rise of state and national consumer education groups further attests to the growing popularity of a separate discipline known as consumer education.

As is common with most new disciplines, however, a tremendous spectrum of opinions exists in the how's, what's, and who's of teaching the subject matter. Jelley (1976, p. 173) in the 1975 NBEA Yearbook briefly outlined some of the issues facing consumer education. His list included:

1. Determining the goals of consumer education—economic understanding? buymanship? personal finance?
2. Should consumer education be taught as a separate course or should it be part of existing courses?
3. Who should teach the consumer courses—business education? home economics? social studies?

4. What teaching/learning materials should be available for use in consumer classes—textbooks? materials from industry? supplementary articles?

It is obvious from this list that consumer education is emerging; but in what direction? The circumstances are rare: we have a subject that is constructed from a cross-section of teachers with various majors, interests, and backgrounds. It is this mix of personalities swirling about this discipline that appears to be emerging more each day as a mainstay in the school curriculum—as strong as reading, writing, and arithmetic.

Where in this curriculum does consumer education belong? This Rapid Reader is written for a consumer education course designed for the tenth, eleventh, or twelfth grade levels. The author believes that, while consumer education concepts will, and should be, presented from kindergarten through adulthood, one specifically designed course is necessary to organize and synthesize the vast amount of material available in consumer education.

"Consumer education is preparation for the business of living. It also involves the setting of personal goals and determining how time, money, and energy will be spent to reach these goals," according to Stanley (1974, p. 1). This Rapid Reader takes the position that a semester or more of formal consumer education coursework is necessary and appropriate to prepare for the business of living.

Objective one

This Rapid Reader is written to establish course content and to compile supplementary material applicable to the multifaceted levels of consumer education.

For once, "just the facts, please" is not enough. Consumer education is not just economic education, is not just buymanship, is not just issues, is not just personal finance. A good consumer education student will be able to identify good buymanship as well as money management principles. The need to go beyond this measurable learning to higher levels of learning is paramount, however. The students need to interpret their values for making sound choices as responsible consumers. They need to also appraise the most effective alternatives affecting changes that benefit all citizenry.

Objective two

This Rapid Reader is written to provide a balanced approach of various teaching strategies for the teacher of consumer education.

Every body of knowledge has its special interest proponents. Consumer education is no exception. There are those who would advocate a free enterprise education approach to a mixed economy. Another group would drown consumer education in economic education while others would conduct an ongoing taste test and fiber count. This author recognizes the importance of evaluating problems, behavior, and attitudes of consumers as well as the importance of examining the business-consumer controversies and relationships in a rational manner.

Content

The Rapid Reader has been divided into ten broad topic areas which were developed primarily as a result of a doctoral dissertation (Graf, 1975). The approach used in the dissertation was to ask **consumer agencies** to rate 101 consumer education topics taught in high school consumer education classes.

The consumer agency approach was utilized because consumer agencies are in a unique position of identifying consumer deficiencies based on the everyday complaints and problems presented to them. Sixty-four consumer agencies from 41 states participated in the topic-rating process.

The 101 topics were grouped under 20 general subject matter areas. In order to identify the 10 most important consumer education topics according to consumer agencies, the 6 lowest general subject matter areas were omitted. 4 others were combined to provide a better balance of subject matter distribution. The final list of topics for the Rapid Reader is presented in the order the consumer agencies ranked them. This list should not be confused with topics other investigators consider important or the order in which the subject matter should be presented.

Ten topics

1. Consumer Information
2. Food
3. Consumer Credit
4. Transportation
5. Consumers in the Marketplace
6. Consumer Aid and Protection
7. Consumer Services
8. Housing and Shelter
9. Insurance
10. Management and Family Income

These ten topics will be presented in a logical course sequence in subsequent sections of the Rapid Reader.

Teaching/Learning Strategies for Consumer Education

The consumer education teacher must first determine the background of the student. There are various ways of getting to know students.

Questionnaire

One effective method is the student questionnaire. The questionnaire may be geared to ask questions related to the consumer education topics to be presented in the course to gauge their previous experiences in each area.

3. Do you have a checking account?	Yes	No
4. Do you drive your own car?	Yes	No
5. Have you ever prepared a weekly shopping list for food?	Yes	No

Another approach is a more specific questionnaire; one developed for each topic. It is administered just prior to presenting the topic.

3. Each week I spend an average of (a) $0-$5 (b) $4-$10 (c) $10-$20 (d) over $20
4. Most of my money comes from (a) a job (b) an allowance (c) gifts (d) other
5. Each month (a) I spend all of my money (b) I put money in a savings account (c) I buy savings bonds (d) I save money in a jar at home

A third approach is open ended and stems from students' outside interests that may contribute to a consumer education class.

3. I am responsible for purchasing _____.
4. I think a good consumer knows how to _____.
5. I usually read _____.

In writing *Consumer Education in an Age of Adaptation,* Campbell (1971) summarizes senior high school and adult consumer experiences in the following manner:

Table 1

Consumer Experiences

	Senior High School	Adult
TYPICAL EXPENSES AND FINANCIAL RESPONSIBILITIES	Spending for the same personal items as junior high as well as most clothing, record players and tape recorders, dating, more entertainment, often cars and other means of transportation. May share decisions on major family purchases. May handle some—and occasionally most—routine shopping for the family.	Are responsible for personal and family spending for all needs. Must manage income to meet most important needs. Need immediate competence in: • deciding what, where, if and when to buy • shopping for major purchases • knowing what to look for when buying a wide variety of items • using credit to best advantage • understanding financial tools—savings, investments, insurance, credit • planning for long-range financial needs and wants.

CONSUMER EXPERIENCES	Experiences usually include shopping for low- and medium-price items. May include some shopping for the family and a share in choice of major purchases. Usually are familiar with family consumer experiences. May shop for major purchases such as a car.	Experiences include most family spending. Usually are responsible for credit buying and borrowing. May be involved with mortgages, investments, insurance, social security, taxes. Handle auto and household expenses.
CONSUMER PROBLEMS	Difficulty in finding jobs because of youth, lack of experience and state laws. Lack of experience in the marketplace. Difficulty in formulating future spending patterns—either consciously or unconsciously. Inclination to keep up with peers in spending.	Experience with a wide variety of consumer problems. Difficulty in making ends meet. Responsibility for providing basic necessities. Responsibility for setting acceptable financial goals for the family. Providing an example for children in money management. Agreement of family members on spending choices. Use of credit.

While senior high school students' experiences are much less extensive than adults, their background lends to expanding their current roles into responsible adult consumers. The student questionnaire will define students' varied experiences on which to base a firm consumer education program.

Pretest

A second method for determining student background, devised by Frey (1975), is a consumer education pretest. Most pretests are objective tests. The Frey test (see materials at end) is a hands-on pretest.

Twenty stations are set up in the classroom. At each station, the student must make a consumer decision based on the material displayed. The test takes two class periods for 30 students to complete all the stations. The answer to each decision is recorded on the students' "problem solving worksheet."

The consumer education pretest has several objectives. Besides introducing and defining consumer education, it adds enthusiasm for the course.

The Strategy Ahead

The consumer educator has a wealth of approaches for presenting the course material. Building student interest is made easier due to the relevance of the material and the richness offered by the student's background.

One of the most helpful innovations for teachers of consumer education is the concept of values clarification. In their book, *Values Clarification,* Simon, Howe, and Kirschenbaum (1975) state:

> This is a confusing world to live in. At every turn we are forced to make choices about how to live our lives. Ideally, our choices will be made on the basis of the values we hold; but frequently, we are not clear about our own values. (p. 14)

If the student is to become actively interested in present and future consumer decision making, he/she must clarify values and goals about work, leisure time, family, material possessions, personal tastes, money, health, and coexistence with others.

A teacher using values clarification devises strategies to help students become aware of their goals and values. Through exercises, the teacher also encourages students to see if their actions match their values. The values clarification exercises in the Simon, Howe, and Kirschenbaum book are developed to make it possible for consumer decision makers to become more confident of their decisions and their consequences. Many of the 79 strategies are readily adaptable to the consumer education class.

One variation of the either-or strategy (Simon, Howe, and Kirschenbaum, 1975, p. 94) would be to use the forced choice question.

Are you

_____ 1. More of a saver or a spender?

_____ 2. More of an impulse buyer or a comparison shopper?

_____ 3. More of an enough to get by or a get rich quick?

_____ 4. More of a reader or a TV watcher?

Or use a values continuum strategy as another variation.

1. You have found that the wig you ordered looks nothing like the one in the picture. Where would you place yourself on the scale?

It's my fault for not being smarter.	:	:	:	:	I'll help find a way to put this firm out of business.

These and many more exercises will draw out the student and increase the confidence necessary to be a person who can function effectively in our complex society. For maximum benefit, short values clarification sessions should be utilized throughout the year.

Part two. A Directory of Consumer Topic Strategies

No consumer teaching problem need be faced without a vast choice of strategies. Besides the old standby, lecture and discussion, an exciting array of strategies may be selected in intermittent enough intervals to lend real variety to the classroom. The many ways to add variety to consumer topics are presented after each topic outline. In this way, the strategies are incorporated with the subject matter and the teacher/student resources for each of the separate ten topic areas.

A variety of strategies and resources adds anticipation to the course. A recent study by King reveals how Chicago area consumer education teachers rank various strategies according to effectiveness. The study shows a favorable response to most common learning strategies. The participants' opinions as to the highest ranked learning strategies are presented in Table 2 (King, 1976, p. 79).

From this study it is concluded that teachers feel teacher-made resources, student-made resources, and community resources are indeed an important part of teaching consumer education.

Table 2

Teacher Responses as to Ten Effective Teaching Techniques Used Regularly in Teaching the Various Consumer Education Topics

Teaching Techniques	Separate Consumer Education Course	Percentage
Lectures and/or class discussions	34	91.9
Projects (shopping, fact-finding, collecting, investigating, interview surveys)	32	86.5
Films, filmstrips, slides	31	83.8
Handouts (study guides, math problems, worksheets, articles)	29	78.4
Booklets, pamphlets, and other free materials	29	78.4
Newspapers, magazines	22	59.5
Transparencies	21	56.8
Cases (open situations, problem solving)	18	48.6
Daily assignments (from workbooks or end of chapter questions)	17	45.9
Written reports (analyzing, taking stands, comparison, writing letters)	14	37.8
Library projects	13	35.1

The King study also surveyed the consumer publications reading done by business education teachers. Seventy-eight percent of the business teachers reported reading at least one consumer periodical. The list (in alphabetical order) of periodicals mentioned by more than one teacher as reported by King (1976, p. 68) is as follows:

ACCI Newsletter and Journal
Caveat Emptor
Changing Times
Consumer Bulletin
Consumer Digest
Consumer Reports
Consumer Research
Money
Moneysworth

In selecting background materials for this Rapid Reader, three publications, *Money, Changing Times,* and *Consumer Reports,* were heavily relied upon because they are easily accessible to most teachers and they have a greater number of articles pertaining to the topics covered.

When selecting student materials, the reading level must be considered. For this reason, a reference is made to a readability index for classroom use. The "SMOG" test (McLaughlin, 1969) is easy to administer and may prove worthwhile in instances where you have some doubt as to the readability of your favorite articles or textbooks.

Since there are several directories that annotate free, inexpensive, or expensive filmstrips and materials, this Rapid Reader surveys up-to-date periodical material for classroom use. Throughout each topic outline, reference numbers are used to identify the consumer readings for the teacher and student.

Each main topic is divided into several numbered subject areas/subareas. These subject areas are not always matched with an innovative strategy. Instead, this Rapid Reader attempts to suggest strategies only where they will highlight that particular subject area.

Topic I: Consumers in the Marketplace

1. Characteristics of the Marketplace[a]
   - Free enterprise
   - Private property
   - Profit motive
   - Natural monopolies
   - Problems with the system—government intervention[b, c]

2. Resource Allocation Samples
   - Government, business, individuals
   - Flow of goods and services
   - Opportunity costs—economic choices

3. Consumer Rights and Responsibilities
   Information, safety, hearing, choice
4. Consumer Decision Making
   Economic votes
   Economic indicators[d]
   Values—social motivation
   Influence of advertising[e]
      effect of advertising
      advertising appeals
      what is a good ad
      is advertising necessary
      contributions of advertising
5. Consumer Problems in the Marketplace
   Difficulty in quality control
   Size of business establishments
   Perpetual need for things
   Specific complaints by consumers
      auto complaints
      repairs and services
      door-to-door sales[f, g]
      you have won a prize
      mail schemes (work at home, who's who, missing heir)[h, i]
      bait and switch (refusal to show, disparagement, failure to have available, refusal to take orders, failure to submit orders, unusable merchandise, switching after receipt of deposit, failure to deliver within a reasonable time, penalizing a salesman)
      out of the advertised special
      holder in due course
      medical services (unnecessary glasses, vitamin peddlers, body builders)
      savings clubs
      charity rackets
      home improvements fraud

Readings

[a]*The American economic system and your part in it.* New York: The Advertising Council, Inc., 1976.

[b]Rigged prices still cost us millions. *Changing Times*, April 1976.

[c]Bishop, J. and Mayer, A. J. Snap, crackle and pop; suit against the cereal industry. *Newsweek*, June 14, 1976.

[d]Vale, E. L. Statistics watching for fun and prophecy. *Money*, July 1976.

[e]Johannson, F. F. (Ed.). New, improved and other myths: a look at advertising. *Consumer Survival Kit*. Owings Mills, MD: Center for Public Broadcasting, 1975.

[f]Johannson, F. F. (Ed.). Who's that knocking at my door. *Consumer Survival Kit*. Owings Mills, MD: Center for Public Broadcasting, 1975.

[g]When a magazine salesman knocks at our door. *Changing Times*, March 1975.

[h]Nine kinds of fraud that come in the mail. *Changing Times*, February 1976.

[i]Johannson, F. F. (Ed.). Mail-order sales: a lick and a promise. *Consumer Survival Kit*. Owings Mills, MD: Center for Public Broadcasting, 1975.

Suggested Strategies

Topic I is a general overview of the interrelationship between consumers in the marketplace.

Bulletin Boards

Bulletin board topics can be used effectively either to present material or to summarize classroom activity. Table 3 illustrates several approaches for bulletin board topics.

Table 3

Bulletin Board Ideas

Used to Present Materials	Used to Summarize Materials
1* a building with large pillars labeled with a characteristic of the marketplace (free enterprise, profit motive, private property)	4* display of ads students found to support advertising appeals
2* an illustration of the flow of goods and services in the American economy	5* copies of ads offering work at home schemes or opportunities to win prizes
4* a sample of economic indicators useful to consumers	5* a student prepared board illustrating practices to investigate closely before agreeing—mail order, easy credit, charity, cheap auto repairs, etc.

* Numbers correspond with subject numbers under Topic I.

Article/Worksheet

Government regulation certainly plays an important part in keeping the system from misfiring. Often the Justice Department or the Federal Trade Commission feels it must step in to protect competition. A recent case for illustration is the cereal case which is summarized in the second suggested reading. It illustrates what types of information the FTC looks for in bringing a suit against a major industry. By assigning the article, each student can answer pertinent questions contained on a worksheet. Possible worksheet questions to encourage later discussion would be:

1. Who are the parties named in the suit?
2. What is the FTC looking for in investigating such a case?
3. How does the FTC determine that firms are too large?
4. What is the percentage of control by each firm?
5. Does it make a difference how size was achieved in this suit or is it just the fact that the firms are big?
6. Have other firms tried to enter the market?
7. What is the effect of advertising on the prices of the products?
8. What is the defense of the cereal firms involved in the case?

Other cases could be substituted. The *Wall Street Journal* is a good source of information as well as *Business Week* in preparing materials about industry concentration.

Outside Activities

Two out-of-class activities could be used to investigate competition or concentration. The first is to have the class, individually or in committees, go to the public library and look at the following publications to see who owns who.

Standard and Poors Corporation Records
Moody's Handbook of Common Stock
Moody's Industrial Manual

Also have the students find the number of tradenames actually associated within the same firm. The students may choose the firms themselves or be provided with a list of suggested companies such as American Home Products, Beatrice Foods, CBS. Another good experience is to have the students find the market share of these products. An alternative way of providing materials for students to answer these questions is to have annual reports available in the classroom.

The second out-of-class activity is to have students visit local stores to check available consumer choices. Have them look on shelves for such items as toothpaste, potato chips, or tomato catsup listing the manufacturer of each brand. The student should also state whether he/she is satisfied with the number of choices available.

These activities place the student more clearly into the marketplace. They become alert to business ownership, competition, and, where applicable, limited choices. They are then better able to discuss the consumer issue of choice.

Choice Making

Subject 2, resource allocation, may be handled by constructing a list of alternatives for government, business, or the individual, each costing the same amount. The real problem, of course, is that there simply will not be enough money to go around. The government list could include items such as: military aid to friendly nations, food programs for the poor, mass transit, money to develop solar energy. The students will then rank the items and take stands to defend their choices. Students will find that, like

government and business, individuals also have to make choices—a vacation, a new car, a college education.

Values Exercises

Consumer rights and responsibilities are also an important aspect of the marketplace. Values exercises may be constructed to first list practices where the consumer is taking advantage of business and develop the consequences of such action. Examples of exercises would be shoplifting, exaggerating insurance claims, or returning merchandise that has been misused or used and no longer needed.

Voting

Subject 4, consumer decision making, lends itself to a wealth of activities. The subject of economic voting is effective in showing examples of products no longer popular. The *New York Times* best seller list or the top 10 record charts are indicators of economic voting results. An informal vote based on products may be conducted in class by listing current market brands and tabulating students' preferences. Products of interest to students are autos, soda, toothpaste, magazines, records. A values exercise may also be used in narrowing the voting choices.

What magazine best reflects your personality?

__Time __Rolling Stone __Fortune __Psychology Today

Ad Recognition

Advertising is a favorite subject for students. To illustrate familiarity with trade marks or slogans, prepare an exercise that pictures or lists trade marks. Through attempting to identify the trade marks, students are made to realize the effect advertising has on the consumer.

Name as many of these trade marks as you can.

The same can be done for advertising slogans such as "You've come a long way baby." For variety, students can prepare the list; then tape-record them or duplicate them for class quizzes. The project makes great group work with the teacher becoming a participant.

One important concept in advertising is to note ads which give information about a product. To visualize this, the consumer should be taught how to screen meaningless claims and weasel words. A display of ads and explanations is an excellent way to teach how to locate the meaningless claims and weasel words. Ads for this activity could be:

a. "The spirit of MARLBORO in a low tar cigarette"
   Explanation: What is the spirit of Marlboro?
b. "Your WIND SONG stays on my mind"
   Explanation: How does a perfume stay on one's mind?
c. "FROST & TIP It's more than a look. It's a feeling."
   Explanation: How do you feel?
d. "KENMORE solid as SEARS"
   Explanation: How is Sears solid?
e. "FORD has a better idea"
   Explanation: What idea?
f. "The BOUNCE touch helps prevent static"
   Explanation: Note the weasel word "helps."

After they understand what to look for, students select ads and prepare explanations. To be ready for this exercise, save many magazines far in advance.

All of these exercises dealing with ads lead to discussions on consumer costs—Is it worth it? Why is it important? When is it necessary?

Role Playing

Consumer problems in the marketplace lend themselves well to role playing. The teacher should first present examples of frauds to give a clear understanding of this subject. Then students will form groups, investigate a fraud of their choice, prepare a skit, and present it. As in all cases of student participation, it will be necessary to have some ideas ready. Writing situations on flash cards is helpful to get the students started in this activity.

Topic II: Sources of Consumer Information

1. Criteria for Quality Information
   - Reliability
   - Validity
   - Easy to understand

2. Sources of Information
   - Information directory[a, b]
   - Independent consumer testing companies (Consumers Union)
   - Business sponsored aids
   - Trade associations
   - Citizen groups
   - Government agencies
   - Professional associations
   - Sales people

3. Methods of Obtaining Information
   - Product file
   - Product study

4. Practical Experience in the Marketplace
   - Principles of buymanship

Comparison of products and prices
Methods of payment for goods and services
Comparison of stores, consumer services, and other facilities
Comparison of warranties[c]
  types
  warranty readability and understanding
  Moss-Magnuson Warranty Act
Service contracts[d]

Readings

[a]To find facts about places, people, things. *Changing Times*, November 1975.

[b]Dlabay, L. R. Basic business and economics: F.A.C.T., a high school consumer organization. *Business Education Forum*, March 1976.

[c]Feldman, L. R. New legislation and the prospects for real warranty reform. *Journal of Marketing*, July 1976.

[d]A skeptical look at appliance service contracts. *Changing Times*, August 1976.

Suggested Strategies—Sources of Consumer Information

Topic II is a shorter topic but one of the most important in a consumer education course. One of the crucial steps in the decision-making process is to weigh the various alternatives available to determine one's need.

Judgments

The overriding theme of Topic II, the criteria for quality information, is stressed in the first subject. If information is reliable, valid, and easy to understand, it will be of true benefit to the decision maker. The advertising subject from Topic I will be useful in evaluating sources of consumer information. For review and expansion, develop an exercise where the student would evaluate consumer information. Include in the exercise:

a. an advertisement that appeals to one of the senses
b. a tag or label which tells nothing but is merely another form of advertising
c. a coupon that offers so much off the original price without indicating the original price
d. an informative ad
e. a limited warranty
f. a seal of approval from *Parent's* magazine—look for a guarantee or test result
g. a product testing seal on an electrical appliance
h. a rating from a magazine
i. a tape recorded ad
j. a testimonial

All of the items would be judged either quality information or of little value in reaching a decision.

Information Please

Sources of information, Subject 2, may contain a number of strategies. Armed with phone books, the school library, and your own consumer agency books, student groups can develop information manuals helpful to consumers. The group project may be open ended allowing the students to decide what should be included in the manual, or it can be developed by answering questions devised by the teacher.

a. Where would one go to trace a lost package?
b. Where would one call if the landlord failed to repair the boiler?
c. Where would one look to find a corporation's address?

Each answered question should be complete with a paragraph explaining the source. Questions covering all of the topics should be included to once again make the student alert to all valuable consumer information.

Testing

Also within Subject 2, good use is made of the *Consumer Reports* magazines. Each student is furnished with a copy of a product evaluation. A worksheet is developed where the student is asked to summarize the test made of the product he/she chooses. In connection with this activity, television tests may be replicated in the classroom to illustrate product testing. The items included could be paper towels, perfume, or cosmetics. These tests could also be done at home using dish washing products, toothpaste, or dog food. For ideas, use products advertised on television.

Comparison

Choosing a store for its services, facilities, and other qualities makes a good action project. This could be done to observe the differences in types of stores, compare the prices of goods, or observe the quality of merchandise.

Investigation

Warranties are currently a hot issue. Since all warranties must be labeled as limited or full, the items disclosed on limited warranties are clearer in some cases than in others. Students or the teacher may bring copies of warranties for inspection. Each group would be provided with a chart similar to the following for investigating the warranties they are assigned.

Product	Name of Manufacturer	Check One: Limited	Check One: Full	Limitations	Unclear Wording	Group Ranking of Warranty

Students would look for limitations and also select words that are unclear. Each group would then write to the manufacturer whose warranties are unclear to register a complaint and also to ask for clarification. A bulletin

board of the complaint letters compared to the highest ranked warranties would culminate the activity. Discussion would then turn to merchantability and the effect no warranty at all has on the quality of the product.

The teacher may also want to initiate a discussion on whether service contracts actually take the place of or enhance a warranty. Students may obtain copies of service contracts either from home or from local stores. A list should be compiled on what to look for in a good service contract.

Topic III: Shopping for Food[a]

1. Factors Influencing Family Spending for Food
   - Values
   - Size of family
   - Buying habits and eating patterns[b]
   - Storage available
   - Preparation skills
   - Available resources
   - Nutritional requirements
   - Food stamps
2. Psychology in the Supermarket
   - Advertised specials
   - Pricing
   - Store layout
   - Promotions
   - Coupons
3. What the Food Labels Tell You
   - Universal product code
   - Metrics and foods
   - Nutritional labeling
   - Food additives
   - Ingredients labeling
4. Government Aids to the Shopper
   - Federal Trade Commission
   - Food and Drug Administration
   - United States Department of Agriculture
   - State departments
5. Food Shopping Do's and Don'ts
   - Assessing local stores—a shopping tour
   - Shopping principles
   - Preparing a shopping list
   - Unit pricing[c]
   - Freshness dating
   - Packaging
   - National vs. store brands[d]

6. Food Co-ops
   Organization—large/small
   Advantages and disadvantages

7. Food Freezers
   Freezer plans[e]
   Bulk buying

8. Competition in the Food Industry[f]

Readings

[a]Johannson, F. F. (Ed.). Supermarket strategy. *Consumer Survival Kit.* Owings Mills, MD: Center for Public Broadcasting, 1975.

[b]How does your spending compare? *Changing Times*, October 1976.

[c]Russo, E. J., Krieser, G. and Miyashita, S. An effective display of unit price information. *Journal of Marketing*, April 1975.

[d]Mead, W. B. What's in a name brand? *Money*, February 1974.

[e]Food freezers. *Changing Times*, July 1975.

[f]Competition and the cost of food. *Consumer Reports*, May 1974.

Suggested Strategies—Shopping for Food

The topic of food lends itself more than any other topic to action involvement on the part of students. It is more difficult to choose the best strategy than it is to think of ways to involve the students.

Pretest

One of the best ways to introduce this topic is by means of a pretest. By using the source materials and one's experiences, the questions are easy to develop. The test can take a nutritional slant, buymanship slant, or any combination of food facts or fiction. The sample questions below easily lend themselves to further discussion.

3. Pizza as a main course is a nutritious food.	(true)
4. Shop when you are hungry—this way you save money because you'll leave the grocery store earlier to get home and eat.	(false)
5. All canned tuna fish has about the same number of calories.	(false)
6. Everyone should take vitamin pills daily.	(false)

The discussion which evolves is a good introduction to foods.

Survey

A survey is a good activity for Subject 1. Since the second reading deals with spending patterns, have students locate the average spending per month for their family size. They will then compare their family costs with

the chart. Results of increase or decrease from the average and their parents' comments generate discussion about the variation and other factors that influence spending for food.

This would be a good opportunity to review in some detail the food stamp program; how to use food stamps and how they resemble money.

Layout

Subject 2 examines the grocery store. Since some discussion took place in Topic II of store selection, a review of some grocery store services and facilities is appropriate for beginning psychology in the supermarket. A store's layout may be drawn to scale by a committee of students. Or, the teacher can draw a model of a typical store making sure to include aisle arrangement, sale bins, meat counter arrangement, banners, complementary items and other store features. The class can then decide why the store was arranged as it was, developing conclusions on layout psychology.

Short Paper

Subject 3 includes many divergent, but important, strategies. The universal product code makes a good topic for a survey and then writing a short paper. Local grocers and shoppers can be surveyed to see how they react to the "shelf only" pricing on grocery items. Grocers can be asked what the advantages are to the code and to automatic checkouts. Depending on the number of grocery stores in the area, students could be assigned to groups. Also, there is a great deal written on universal product coding. Some students could be assigned to library research while others do the field research, or the entire class could do library research. The important thing is to have the students present their research for class discussion.

Judgment

Have the student fill an empty bottle with water and estimate how much in milliliters it contains. Then pour the liquid into a metric measuring cup to check the estimate.

Comparison

Nutrition labels may be brought into the classroom and products compared as to calories, additives, list of ingredients, and daily requirements. Labels on government grading should also be brought in and compared for different dairy products.

Role Playing

Using the resource reading from *Changing Times* (reference "b"), the students may use local newspapers to prepare a shopping list. In preparing the list, each pair of students would play the role of a different size family with differing backgrounds, incomes, and needs. For some students it is helpful to first plan meals for the individuals in their role-playing family using the money allowance found in the *Changing Times* chart. This exercise has no set answer as the outcomes vary with each family, but it does give the students a feeling for food shopping principles.

Slides

Teacher prepared slides on unit pricing are most effective for this sometimes bulky subject. Six to ten simple product arrangements done before and after unit pricing will help tell the story. This is a good substitute for bringing a lot of merchandise into the classroom.

Taste Testing

Taste tests of national vs. store brands may be done individually at home using the students' families as subjects. The form below outlines what should be covered.

Name of Product (store brand)	Name of Product (national)
Product Description (paste label here)	Product Description (paste label here)
Are there any differences in the ingredients? If so, what?	
Are there any differences in the weights? If so, what?	
Results of the taste test.	

The forms are then displayed in class. The teacher may want to take the class to the high school science lab and conduct a drained weight test of the store brand and the national product on an item found to be similar in taste, weight, and appearance. By conducting the taste test in this manner, the family and science teacher have been involved—and publicity helps!

Transparencies

Many newspapers carry advertising by firms selling bulk meat. By preparing a transparency of such an ad, the teacher can point out what to watch for in the ad and, even more importantly, what to look for when answering the ad.

Competition in the food industry has been covered to some extent in Topic I but also lends itself well to foods. Hightower (1976) describes in detail the concentration of the food industry. Many of the illustrations and charts will be interesting to the students as consumers.

Topic IV: Shopping for Services

1. Money Spent on Services
   - Show rise in amount spent
   - Consumer price index as a measure of purchasing power
2. Repair Services
   - Principles of finding good repair services
   - Auto repair[a, b]
     - sources of repairs
     - National Institute for Automotive Service Excellence

flat rate vs. clock rate
garagemen's lien
pitfalls for passing motorists
Other repair services
appliances
dry cleaning
television

3. Health Services
Choosing medical care services
Physician, dentist, optician[c, d, e]
Fees
Location
Diagnostic tests
Hospital affiliation
Selecting hospital services
Choosing drugs—prescription and over-the-counter[f, g]
use and misuse
storage
advertising of prices
antisubstitution laws

4. Travel Services[h]
Air lines
reservations, lost luggage, airline costs[i]
Travel agents
Motels
budget motels
Travel tips
Travel by rail and bus
Travel by car

5. Education[j]
How to choose a postsecondary education[k]
Money for college or other postsecondary education
Home study courses

6. Funeral Services[l, m]
State laws, types of funerals, costs of funerals

Readings

[a]Porter, J. P. (Ed.). *Time-Life book of the family car.* New York: Time-Life Books, 1973.

[b]Johannson, F. F. (Ed.). Auto Repairanoia. *Consumer Survival Kit.* Owings Mills, MD: Center for Public Broadcasting, 1975.

[c]How to seek out a good doctor. *Changing Times,* February 1976.

[d]Chiropractors: Healers or quacks? *Consumer Reports*, Part I-September 1975; Part II-October 1975.

[e]How to judge a dentist. *Consumer Reports*, July 1975.

[f]How to pay less for prescription drugs. *Consumer Reports*, January 1975.

[g]Johannson, F. F. (Ed.). Ills, pills, and bills. *Consumer Survival Kit*. Owings Mills, MD: Center for Public Broadcasting, 1976.

[h]Johannson, F. F. (Ed.). Pack up your troubles. *Consumer Survival Kit*. Owings Mills, MD: Center for Public Broadcasting, 1976.

[i]Mead, W. B. Federal regulation: The price you pay. *Money*, June 1975.

[j]Johannson, F. F. (Ed.). The bookies: Education costs. *Consumer Survival Kit*. Owings Mills, MD: Center for Public Broadcasting, 1976.

[k]Good colleges at bargain prices. *Changing Times*, October 1976.

[l]Morgan, E. (Ed.). *A manual of death education and simple burial*. Burnsville, NC: The Celo Press, 1975.

[m]Johannson, F. F. (Ed.). The last rights. *Consumer Survival Kit*. Owings Mills, MD: Center for Public Broadcasting, 1975.

Suggested Strategies—Shopping for Services

Topic IV, shopping for services, outlines many important subjects. This is deliberate to allow the consumer education teacher to choose those subjects applicable to the students in a particular course.

Worksheet

Obtain copies of *Chilton's Flat Rate Manual* or other such auto rate manuals. Divide the class into groups and have them determine costs for various auto repairs. Provide the students with a worksheet with the following type of information:

> Find the cost of repair for a 1973 Buick Apollo which needs a new manual three-speed transmission; a job which requires the following parts:
>
> (column) transmission #6273288
> drive gear seal #3987936
>
> Compute the total parts cost:
>
> Compute the total time cost:
>
> Grand Total:

Repair shops are very helpful in explaining the manual in greater detail. The discussion that follows leads to the advantages and disadvantages of the flat rate method and its comparison to the clock rate method.

Charting

A beginning activity can be the introduction of the consumer price index. The class can periodically prepare a market basket of items to obtain prices for an index comparison within the local community. Ross (1973, p. 15) suggests the following as a product list breakdown (Table 4).

Table 4

Market Basket Breakdown

Type of Purchase	Percentage of Consumer Expenditures in Supermarkets
Meats, poultry, fish (Within this category, beef and veal account for 40% of consumer expenditures; pork for 23%; other meats, including processed meats such as hot dogs and salami, for 1%; poultry for 11%; and fish for 9%)	28
Produce (Within this category, fresh vegetables account for 58% of consumer expenditures; fresh fruits for 42%)	7
Dairy (including eggs and ice cream)	10
Bakery and cereals (including packaged cookies and crackers)	7
Frozen foods (including frozen juice concentrates)	3
Processed fruits and vegetables (Within this category, canned vegetables account for 40% of consumer expenditures; canned fruits for 26%; juices and drinks for 26%; and dried vegetables and fruits for 8%)	5
Staples (including flour, sugar, coffee, tea, shortenings and oils, baking supplies, and pasta)	5
Miscellaneous prepared foods (ketchup, soup, mayonnaise, peanut butter, etc.)	20
Nonfoods (including laundry supplies, cleaning aids, paper products, cigarettes, and health and beauty aids)	15

The first week's prices become the base price. Semimonthly or monthly the prices are rechecked to compare new prices to the base price. The entire class can participate in this project. Each student may be assigned to price check several products that contribute to the whole market basket. It must be set up so the prices are obtained on the same day (using the weekend works the best). The ongoing results can be posted on the bulletin board or on a display board for viewing by the entire student body.

Speakers

The remaining four subjects—health services, travel services, education, and funeral services—may incorporate variety in either of two ways. The first is to invite a series of speakers, one for each area covered. The topics are diverse enough and always have a bit of the "unique" which enables speakers to carry them off well.

Library/Planning Project

The second method is to divide the class for a library and/or planning project based on individual interest. Funerals, education, and health costs lend themselves quite well to a combination of library work and local fact finding. The student who uses the library needs some support, however. The teacher must, in advance, research the availability of materials and outline them in detail for the class.

This includes surveying the *Reader's Guide to Periodical Literature* for number and quality of articles, books, pamphlets (contributed by professional associations like the American Medical Association), or materials from a classroom-developed library of previous projects. If the student(s) will be conducting interviews outside the school, schedule a conference with the group to organize questions, help with appointments, and suggest ways to record the results.

Class Presentations

Group work dealing with the service topics may be presented to the class in the following forms:

1. Charting: local hospital rates
   health insurance costs
   prescription costs
   college costs
   education loan costs and availability
   funeral costs
2. Directories: medical
3. Reporting: quackery
   funeral practices
   memorial societies

These and many more subjects should be of interest to young "consumerists."

Letter Writing

While the subject of travel does not lend itself as well to library work, even though there is information available, it is a project with many angles of study. Most communities have resources available for the travel-minded student to draw upon. If the community is small, a letter writing campaign will result in a blizzard of pamphlets, travel brochures, and rate schedules.

Film

Those interested in traveling to a certain area may even want to order a free film to view and to show to other interested students.

The service topics, while rather independent in nature, must be carefully structured by the teacher in order for students to be "doing" rather than wondering what to "do."

Topic V: Shopping for Housing and Shelter

1. Your Housing Dollar[a]
2. Your Housing Needs[b]
   Life style, mobility, employment, size of family
3. Alternative Choices in Housing & Characteristics of Each
   - Apartments
     - wants and needs
     - floor plan
     - terminology
     - costs
     - location
   - Checklist for renters[c, d]
     - the apartment
     - the lease
   - Rights of renters
     - your state laws
   - Choosing your furnishings[e]
   - Renters insurance
   - Costs of moving
     - tax deductions for moving expenses
   - Mobile homes[f]
     - advantages and disadvantages
     - choosing a mobile home[g]
     - choosing a mobile home site[h]
     - costs of operating a mobile home
     - mobile home financing
     - warranties on mobile homes
   - Condominiums
     - advantages and disadvantages
     - costs
     - financing
     - contracts for ownership[i]
   - Home ownership
     - advantages and disadvantages
     - costs of home ownership
     - realtors and appraisers
     - inspecting a house[j, k]

Factors influencing costs of housing
- closing costs
- taxes—assessors
- insurance
  - homeowner's policies
  - title insurance
  - supply and demand

Financing a home
- conventional
- FHA
- VA
- discrimination in lending

Readings

[a]How does your spending compare. *Changing Times*, October 1976.

[b]Buy a house or rent? A fresh look at the options. *Changing Times*, April 1975.

[c]Guide for renters—Part I: How to read a lease. *Consumers Reports*, October 1974.

[d]Halper, E. B. A new lease on apartment life for tenants. *Money*, June 1976.

[e]Setting up housekeeping—How to cut the costs. *Changing Times*, August 1976.

[f]Camarow, A. The surprising new look of mobile homes. *Money*, October 1975.

[g]How to pick a really good mobile home. *Changing Times*, March 1975.

[h]Now there's a building code for mobile homes. *Changing Times*, June 1976.

[i]The papers that make you a condominium owner. *Changing Times*, June 1975.

[j]How to size up an older house. *Changing Times*, July 1975.

[k]Camarow, A. In's and out's of inspecting a house. *Money*, July 1973.

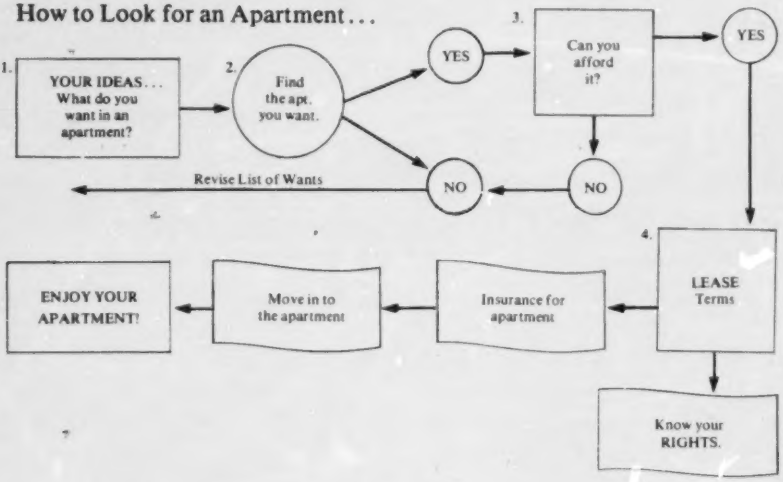
Suggested Strategies—Shopping for Housing and Shelter

The subject matter is presented in order of affordability for young people. For most, the apartment will be the first step, so heaviest concentration in strategies and time is allotted here. Mobile homes, in spite of the disadvantages of financing, are becoming a more viable choice for many newly married couples. The condominium is ranked next because of the lower costs and the appeals made to young people in many parts of the country. The old standby, the home, is the goal for most people but it is

quite far in the future for many. Nevertheless, the high school student should have the first introduction to basic terminology here and be able to weigh the alternatives in buying or renting.

Flow Charting

Gavitt (1975) presents the apartment problem in flow chart form. The objective of the chart, enjoying one's apartment, is achieved as a result of the decisions made along the way.



Floor Layouts

One problem in selecting the first apartment is estimating needed floor space. It is very difficult to look at an empty room and project how it will function when it is full of furniture and possessions. The students will enjoy preparing floor plans of the room sizes they feel would be adequate (measured in metrics). They may measure their own living space at home, a friend's apartment, or simply recopy (and/or redesign) a floor plan from an apartment magazine. This allows flexibility in estimating the size of an apartment which replicates the one they think they can afford and still be comfortable.

Directories

Several types of directories or notebooks can be made for this unit.

1. A directory of where to obtain information about services, city offices, tenant organizations, lease forms, and how to read them.
2. A list of tenant rights and responsibilities.
3. A dictionary of newspaper abbreviations using a metropolitan Sunday paper as a guide. Even though you may not live in or near a metropolitan area, you cannot overlook the fact that someday these students may.

4. A checklist of what to look for in finding a sound apartment.

The directory can be put to immediate use by letting the students know that this unit ends with them selecting an apartment to fit their needs.

Panel

A panel of **former** students can present to the class what they looked for in selecting their apartments and what experiences they have had with such considerations as size, landlords, maintenance, costs.

The panel may also comment on how they furnished their apartments. Furnishing an apartment on a limited budget can be a real challenge. A more severe problem is furnishing an apartment by going head over heels in debt or paying too much for furniture.

Simulation on Furniture Buying

The class can be given a stated sum of money to work with for furnishing an apartment. The purchase simulation is done by using newspaper ads, catalogs, actually investigating garage sales, browsing through furniture stores, and going to thrift stores. To be sure the students are spending their money wisely, they must first be taught how to look for quality furniture—especially in new furniture. Label reading is also an important factor so they will not be paying wood prices for plastic.

Comparison

A culminating event is to have the students attend apartment open houses or answer ads to see if the description in the ad matches reality. This activity can be done either through arrangement or independently. Or, the teacher may take a committee of students to see some apartments and have them report to the class.

Policy Inspection

Once an apartment is selected, the students can now inspect renters' insurance policies. Since most students will eventually live in high work or school areas, their apartments are fair game for thieves. Comparison of costs and coverages is best accomplished through policy inspection.

Slides

The remaining subjects can be selected on the basis of local importance. An effective strategy for presenting material on homes and mobile homes is through teacher-made slides of local places. A short series of slides may be developed (with or without taped dialogue) that:

a. compare housing styles
b. show what to look for in an old house (see reading "k")
c. show pictures of mobile homes inside and outside and their courts
d. show condominiums (townhouses) inside and out

The discussion can center around the advantages and disadvantages of each form of ownership and the legal implications of the different ownerships.

Speaker

A realtor is effective in discussing the market, the lending market, taxa-

tion, and the appraisal of a home placed on the market. This same realtor may be willing to show pictures of homes, old cards, and other buying literature. As a final step, the realtor may take the class through a new home and without telling the selling price have the students estimate its value. With the cooperation of a real estate firm, the steps in home selection can be followed without sending the class to various open houses where they will not, at their age, be taken seriously.

Puzzle

Since shopping for housing and shelter is rich in terminology, it is ideal to interject one or more crossword puzzles, puzzlegrams, cryptograms, or scrambled letter puzzles throughout the unit. The following illustrates a puzzlegram. The student (best if in groups of 2 or 3) is given a sheet made up of empty puzzle blocks and a list of phrases. The phrases must be presented in groups by the number of letters required for the missing term. When the students decide the term, they place it in the unnumbered boxes. The starting point is determined by a term that is the only one of its size; the remaining terms are built around it. As an incentive to finish first, second, third, the teacher can offer prizes or points.

List of Phrases

5 letters

An agreement between a landlord and tenant (a possible starting point)

8 letters

Money held by the landlord for damages

Public official who inspects taxable property to determine value

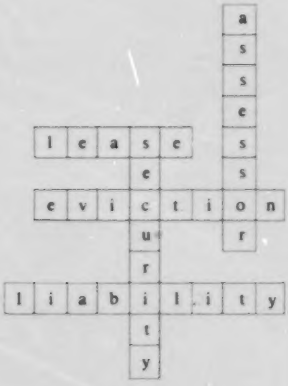
Court order forcing tenant to vacate premises

9 letters

Type of insurance coverage to protect an individual in event of accidents occurring on premises (a possible starting point)

End Results—

terms filled in by student



Topic VI: Shopping for Transportation

1. Why Study Auto Buying[a]
   - Leading complaint category
   - High priced item—high costs of operation[b]
     - base price
     - options
2. New Autos
   - Needs vs. wants
   - Budgeting
3. Sources of Information—How Much Should You Pay
   - *Consumer Reports* April auto issue
   - *Consumer Research*
   - Auto magazines
   - Trade publications
   - Friends
   - Books on buymanship[c]
   - Credit union
   - Newspaper car ads
   - Shopping in person
     - bushing, highball, lowball, takeover man
   - Reliability of service department
   - Corporate twins—an expanded choice
   - Warranties
4. Your Trade-In
   - Sources of information about its worth
     - *Edmunds*
     - NADA used car guide
     - Red book
     - Black book
     - Kelley Blue book
     - Newspaper ads
5. How to Prepare a Car to Sell Outright
6. Reading the Sales Contract
   - Front and back
7. Shopping for an Auto Loan
8. Buying a Used Car[d]
   - Needs vs. wants
   - Where to buy (private party, new car dealer, used car dealer) advantages and disadvantages
   - Options
   - Things to look for—body
   - Driving tests

Car lot tricks
Repair incidence records
Odometer laws

9. Auto Insurance
   Coverage in your state
   High risk pools
   Who can be covered
   Reasons for coverage
   Direct writers vs. independent agents
   What determines the cost of auto insurance
     high cost of parts
   What to look for in coverage
     deductables, preferred risks, discounts, cancellation

10. What To Do in the Event of an Accident
    How to file a claim
    How to shop for estimates[e, f]
    Shopping for good repairs[g]

11. Public Transportation

Readings

[a]Johannson, F. F. (Ed.). Showdown in the showroom. *Consumer Survival Kit*. Owings Mills, MD: Maryland Center for Public Broadcasting, 1976.

[b]The high cost of running a car and what to do about it. *Changing Times*, June 1975.

[c]Knocking down the sticker price on a new car. *Changing Times*, October 1975.

[d]Johannson, F. F. (Ed.). Lemon tree or horn of plenty. *Consumer Survival Kit*. Owings Mills, MD: Maryland Center for Public Broadcasting, 1975.

[e]Johannson, F. F. (Ed.). Cash for your smash. *Consumer Survival Kit*. Owings Mills, MD: Maryland Center for Public Broadcasting, 1976.

[f]Seixus, S. Meeting car-crash costs head on. *Money*, May 1976.

[g]Camarow, A. How to emerge undented from car crash claims. *Money*, January 1975.

Suggested Strategies—Shopping for Transportation

This topic may really be divided into three parts—new cars, used cars, and auto insurance. The subject of auto repair has already been discussed in Topic IV. If repair is also covered here, the subject matter becomes almost overwhelming.

Formula

New car buying lends itself best to a car buyer formula.

The Best Deal	=	Sticker Price With Desired Options	-	Dealer Markup	+	$100 to $300 Dealer Profit	-	Used Car Wholesale Value (If there is a trade)

Since the strategy boils down to a cold equation, it is up to the teacher to furnish the facts so the strategy may be applied. Auto magazines with price guides, credit unions, or show rooms are all good sources for sticker and options lists. Magazines with such information are *Car/Puter, Edmunds, Consumer Reports* and *Consumer Guide*. These magazines also make estimates of dealer cost.

Research and Role Playing

Each student may then select a new car with necessary options (justified on need and cost basis), compute cost, and compare this to the estimated dealer cost (found in the magazines). These estimated dealer costs may not be perfect, but they do help determine a good price.

The books listed under Subject 4 should be available for pricing students' hypothetical trades. These prices may be submitted to cooperating dealers or role playing could be done between the teacher or a student playing the role of a car salesman and students who have researched to buy a car. Sometimes an auto salesman is willing to come to the class to help carry out the role playing situation more realistically.

Speakers

Many times speakers come to the classrooms in roles out of context from their everyday jobs which sometimes leaves them somewhat less than effective when presenting material. If they can assume their natural roles in situations where your students are prepared to role play, the speakers are many times more effective. When students see a classmate role playing a real life situation, they see the value in being prepared for decision-making alternatives.

Pretest

The used car subject is best begun with a pretest to initiate discussion. Some sample questions are listed below along with their answers:

a. Never buy a used car; it's just someone else's headache. (F)
b. Never buy a used car in the rain; shop only in good weather. (T)
c. The dealer must give you the name and address of the previous owner if you ask for it. (T)
d. A clean, shiny engine is likely to be in good condition. (F)
e. As compared to new-car dealers or used-car dealers, buying a used car from a private seller is probably your best bet. (F)
f. Shop for a used car in the ritzy suburbs. (T)
g. Never pay the display price. (T)
h. Avoid high-mileage cars. (F)

Any number of questions may be developed from material the teacher plans to discuss.

On-The-Lot Test

A popular culminating activity is the on-the-lot test. If the teacher has an older car, it would be a good choice for the test. If one of the students has an old car, it would be an even better choice. Drive the car to where the whole class can observe it and have them, with a prepared checklist, inspect the car carefully as though they were interested in purchasing it. The driving test will have to be left to the imagination, however. A checklist is available in reading "d."

Cost Computing

Another strategy that actually could culminate the auto buymanship subjects is determining the cost of the car selected by the students. The second reading will help give realistic figures for their use in basing cost figures.

Research

The subject of auto insurance is particularly touchy for the young person. In many states it is getting more difficult for young people to buy auto insurance at regular rates. Through teacher or student research, find out just how difficult it is to buy insurance for the young person and what tips companies offer so students can be rated well.

Case Study

The topic of auto insurance is well suited to a short exercise where cases are matched to the parts of an insurance policy. High school business law books have a number of good cases on auto insurance. Also, students may construct cases that could be used as exercises in the classroom. One idea for case construction is to divide the class into small groups, giving each a situation(s), involving some aspect of auto insurance. The students will construct cases on note cards with their answers on the back. The cases may then be collected and utilized as a review of auto insurance.

Local Personnel as Resources

While a wealth of informative literature exists on what to do in the event of an accident (readings "e" and "f"), the local police department or insurance companies will be the best source of relevant information. Students are interested in the nation in general when it comes to certain practices but even more interested in what local people have to say on the same subject.

Bulletin Board

Bulletin board ideas for the auto topic are:

1. How Insurance Rates Are Determined (subject 9)
2. Insurance Language and Your Policy (subject 9)
3. Parts of an Auto Policy (subject 9)
4. What to do in the Event of an Accident (subject 10)

Research

Regardless of the community location, public transportation is an important area of study. The amount of state and federal money spent on

mass transit systems is a reality that should be discussed and researched by all students. For those areas far from urban centers, the topic is academic.

For those classrooms located in urban areas, the topic can combine discussion, research, and activity. Legislators, corporations, periodicals, and actual excursions on public transportation are all sources for mass transit involvement.

Topic VII: Shopping for Credit

1. Introductory Credit Questions
   - Why use credit?
   - All credit costs the same?
   - Who pays for the cost of credit?

2. Obtaining Credit
   - Truth in lending
     - APR
     - discount, simple, and add-on interest
     - loan fees
     - service charges
   - Credit life insurance
   - Sex discrimination in credit lending[a]
   - If one is turned down for credit

3. Building a Personal Credit History
   - What lending agencies and stores look for
   - The credit bureau knows about you[b]
     - when records are begun
     - types of information kept
     - how long information is retained
     - fair credit reporting act
   - How to begin a good credit reputation—3 C's of credit, collateral, cosigners, layaway

4. Credit Cards
   - Advantages
     - no need to carry cash
     - simplifies bookkeeping
     - take advantage of sales
     - convenient method of carrying cash
     - consumer satisfaction
   - Disadvantages
     - pay more because store charges more
     - cost of credit
     - discourages comparison shopping
     - overspending
     - lost or stolen credit cards

How to read a credit card agreement
purpose of the card
cost of the card
methods of computing charges—previous balance
average daily balance
conditions to watch for
conditional sales agreement
acceleration clause
Billing complaints
fair credit billing act

5. Installment Credit[c]
Definition of installment credit
Reasons for use
Shopping around for the best APR and terms
banks, credit unions, small loan companies, stores
Questions to ask before you borrow[d]
Holder in due course
FTC defense for consumers
statement to be included in sold contracts
Cooling off period

6. Avoiding Debt
Taking inventory before borrowing
How to recognize trouble
consolidation loans
the collector—your right to privacy
garnishment
Bankruptcy (full and Chapter 13)
When enough credit is enough

Readings

[a]New credit laws give you a better break. *Changing Times*, November 1975.

[b]Somebody has a file on you. *Changing Times*, August 1975.

[c]Don't let the credit pushers trap you. *Changing Times*, April 1970.

[d]A guide to banking services—Part 3: How to shop for credit. *Consumer Reports*, March 1975.

Suggested Strategies—Shopping for Credit

Credit is a topic in which the community may be richly intermixed with the classroom activity.

Exposure to Resources

The consumer education teacher should be prepared to teach a convincingly up-to-date unit on consumer credit by becoming acquainted with

the people who consider credit terminology as tools and not simply items for a good matching test (Graf, 1974). The credit industry people want to help. Begin with the local credit bureau. Since the passage of the Fair Credit Reporting Act, this institution has hung out a "welcome" sign. Besides asking questions about the operation of a credit bureau, ask to see your own credit report. As an added bonus, many bureaus provide speakers and written material for your classroom. If you have no access to a credit bureau, but still want the literature, write to: Associated Credit Bureaus, Inc., 6767 Southwest Freeway, Houston, TX 77036.

Get to know the people who work in your local collection agencies and departments. The credit and collection industry is not unlike others in the pride it takes in its work. Most firms treat people who have defaulted as individuals, not criminals. By visiting a collection office, one can actually see the stacks of uncollected accounts. The stories to be told of people who are in trouble and of those who are rapidly approaching credit problems will enrich the class discussion of credit. One's knowledge of collection fees, collection procedures, and court proceedings will make presentations believable but hardly routine.

If there is a federal district court in the community, sit in on some of the proceedings. While building up your background and keeping current, you can also expose some of the students to these resources by taking them along.

Speakers

As a follow-up to these visits, many of the credit people will be willing to visit the classroom to talk with the students. One suggestion for a credit discussion format is to have the credit grantor begin the class period with an interview. By interviewing several students who hypothetically apply for loans, the class will see how this type of interview is conducted. The class will learn a great deal from the interview and questions easily follow. Why? They are learning about a person and his profession and not just a definition.

Shopping for Credit

Obtaining credit can be taught through the purchase of a hypothetical item. A car is a good product on which to gather information and is already available because of the activity in Topic VI. Information on the model, list price, dealer's offer, trade-in, and number of months one wants to pay must be gathered. The phone is the easiest way to shop for credit—call as many lending institutions in town as possible. The students should contact more than one bank, a small loan company, and a credit union.

Students will also have to compare total amounts to be repaid, monthly payments, interest charges, and service-type fees. They should also find out if credit life can be waived or if their present life insurance policy can be used. Other questions the students should find answers to are: What constitutes default? What if you decide to repay the entire loan ahead of schedule? Is the Rule of 78's applied?

Charting

A chart of their findings will then be prepared. The sources may or may not be named, but in either case, the class will surely find the statement "to shop for money" believable.

Research

Student research is easily adaptable to this topic. The variety includes in-school and out-of-school projects. The following are some ideas:

a. Survey stores regarding their collection policies for late accounts.
b. Survey stores to find out which ones will (or will not and why) give a discount to cash-paying customers. Determine how much stores pay into credit card plans for credit customers.
c. Interview credit managers and tape record the results.

In class, these materials can add authenticity to the credit unit. The students may meet in groups, as credit managers, to determine what they will look for in a good credit customer. The group will develop an application blank that gathers the necessary information. These blanks will then be discussed in light of sample credit applications gathered from local stores. It would also be appropriate to discuss credit discrimination laws that affect credit application questions.

Reading Statements

Samples of credit card statements make good exercises to see if students can properly determine the amount of payment and the costs they can incur if the balance is allowed to run.

Transparencies

Auto advertising provides a rich source of transparency material to illustrate questions consumers should ask regarding the price advertised in bold print. The $97.40 per month may have many stipulations attached—downpayment terms, number of months of repayment, and deferred price. By law, if an amount is mentioned, all other information must also be given. Another ad gimmick the consumer should be made aware of is the advertising of the base price as though it is a complete price an individual would pay for a car, including those "imagined" options.

Game Show

The final strategy of the credit unit could be handled in several effective ways. Credit terminology makes excellent ammunition for reenactment of the popular game show, Hollywood Squares. Hollywood Squares is a game often seen by students and is fairly simple to set up and utilize for a credit review.

Values Charting

The consumer decision, whether to borrow, may be a beginning/ending activity with a pre- and post-values chart. Since many students find their families taking a dim or overzealous view of credit, a values exercise would make an effective method of topic attitude measurement. Examples of a values strategy are:

Are you a:

Pay as you go : : : : : Buy now pay later

A before-credit interview compared to an after-credit interview (teacher interviews student). Use the same questions recording the answers each time. This may be either an oral interview or a written interview.

Topic VIII: Consumer Aid and Protection

1. Preventative Action by Consumers
   - Examine merchandise carefully for defects or unsafe features
   - Read labels for proper care and safety
   - Read product descriptions carefully when ordering by mail
   - Read warranties carefully to know terms
   - Check labels for "nonflammable"
   - Comparison shop to avoid higher prices
   - Don't pay regular price for a "sale" item
   - Correct errors that are discovered
   - Look at all parts before taking delivery
   - Check weights on foods to be sure
   - Get written estimates
   - Keep sales slips for refunds or credits
   - Know the store's return policy
   - Watch for misleading ads
   - Send back damaged materials

2. Consumer Redress—How to Complain[a]
   - The right to complain
     - better marketplace[b]
   - Immediate complaining
   - Keeping your "cool"
   - Complaining to the right person
     - city directori
     - keeping slips and copies of correspondence
     - copy both sides of cancelled checks
   - Corporation hot lines
   - Written complaints
     - corporate registers of addresses
   - Writing effective letters
     - keep it short
     - keep it clear and specific
     - know what is wanted for compensation
   - Registering and certifying a letter

3. Complaining to Third Parties
   - Nongovernmental agencies

Better Business Bureau
power, procedure, sponsorship
copies of complaint forms
Chamber of Commerce
local agencies
trade association hot lines
MACAP, local newspaper "Action Line," CRICAP, FICAP
Federal agencies
FTC, FDA, Office of Consumer Affairs
which agencies will handle individual complaints
what do these agencies regulate
other federal agencies
State and local agencies
attorney general's offices
legal aid
state offices of consumer affairs
complaint procedures
small claims courts
procedures, limits, forms
state employment office and unfair labor practices

4. Accomplishments of the Consumer Movement[c]

Readings

[a]Camarow, A. Griping that gets action. *Money*, April 1976.

[b]Mead, W. B. Consumerism's tight fisted new look. *Money*, December 1975.

[c]Matthews, D. How to get even in small claims court: Quick, cheap, and without a lawyer. *Family Circle*, March 1974.

Suggested Strategies—Consumer Aid and Protection

This topic is actually divided into two parts. Part one is complaint avoidance and part two is complaint skills. The consumer education course has been devoted thus far to skills in buymanship and decision making. It may now be a good opportunity to retest for consumer skills in much the same manner as the Frey pretest (Appendix A) with one important difference. It would be a student-developed posttest.

Student-Developed Posttest

Using the skills listed under Subject 1, small groups of students would be responsible for organizing and setting up a testing station. Class time will need to be devoted to aid the students in planning this activity. The students should, by this time, be better able to make accurate decisions; therefore, the post-test to consumer education should contain at least 20 stations.

Skits

Many people think that developing complaint skills is a destructive activity. Actually it can be a very constructive activity and, with good consumer education training, may lead to overall greater consumer satisfaction. The first activity for students in the complaint process is the in-person and letter writing skill exercise. The *Telagripe Complaint Kit* (Triber and Perraudin, 1971) is a good source of information for explaining the process of complaining. A skit by several students can be used as a good illustration on how or how not to properly complain in person. This skit is even more effective if it is developed by a student group without the knowledge of the rest of the class. It always adds an element of surprise when the teacher calls for the next activity and a group comes up and presents a skit (secretly prepared).

Case

The case without a definite ending is another excellent method of developing decision-making skills in a crisis. Cases selected should be true-to-life stories with appropriate questions.

> **Example:** The Andersons have a five-year-old washing machine that has broken down. They didn't buy the appliance in their present city of residence, but they called a service outlet that advertised service for their brand of washer.
>
> The service center said it would cost $14 for the initial visit and if parts were needed, they would then be ordered and there would be another $14 service call plus the cost of the parts. The service center also required that payment be made immediately upon completion of the work before the repairman left.
>
> The repairman came to the house, inspected the machine, and told the Andersons that a new belt and motor were needed. The Andersons agreed to the requirements of parts and they were ordered. In the meantime, Mr. Anderson called three other service centers to get a price on the new belt and the motor that had to be ordered. The cost of the belt at all three places was $2 and the cost of the new motor was $25. Mr. Anderson figured that the cost of the repairs, including two service calls, would run $55 plus applicable tax.
>
> Three weeks later the service center called to say that a repairman would be out that afternoon to fix the machine and that someone had to be there to pay the bill. Mr. Anderson arrived home just as the job was completed. Everything was satisfactory to Mr. Anderson and the repairman gave him the bill. The bill was broken down as follows: (1) 2 service calls @ $14—$28, (2) one belt $9, and (3) one motor $45, for a total of $82 plus tax!
>
> Knowing the facts that Mr. Anderson does, what would you do? Is there fraud involved? List the possible alternatives that Mr. Anderson has.

Letter Writing

The written complaint can involve either an actual problem or a contrived one. These letters also make good bulletin board displays. If initiated at the beginning of the semester, a one-semester long project is to have each student document a complaint with receipts, letters, and an explanation of the process used to resolve the problem.

Complaining to a third party involves many choices for consumers. Often, people write to several third party agencies with carbon copy notations to each party. Each of the parties who receives such a letter thinks the other party will handle it; consequently no one does. It is, therefore, of prime importance that consumers know where to go for the most efficient aid.

Consumer Directory

An activity expanding the consumer directory begun in Topic II would acquaint students with the authority an agency has as well as its operations. Once again, an annotated format would be appropriate.

Small Claims Court

A final strategy depends largely on the location of the small claims court. The students may actually sit in on a small claims court case, or with teacher direction, recreate a small claims case. Small claims courts are quite cooperative in providing information on the court procedure and the preparation of forms.

Topic IX: Insurance

1. General Considerations
   - Risk and pooling
   - Loss of income
     - death, illness, disability, unemployment
   - Sickness and accident expenses[a]
     - hospital, medical, surgical

2. Life Insurance[b]
   - Why are people underinsured
     - short estimates on how far money goes
     - inappropriate insurance
   - Basic types
     - term, whole life, combinations

3. Advantages and Disadvantages of Term and Whole Life Coverage
   - Whole life advantages
     - cash value, cancel, borrow, forced savings
   - Whole life disadvantages
     - poor rate of investment, expensive
   - Term advantages
     - cheap, able to buy large amounts for special times, convertible

Term disadvantages
no cash buildup, costly premiums as one gets older

4. Types of Companies and Policies
   Participating and nonparticipating
   Mutual and stock companies
   Group coverage
   Social security
   Preferred risks
   Savings bank life insurance
   Options
      double indemnity
         limited coverage
      waiver of premium
         waiting period
         age of disability
      guarantee of insurability
      nonforfeiture options

5. Research on Agents and Companies
   Best's reports
   Looking for a good agent[c]
      full time, experienced, CLU

6. How to Save Money on Insurance[d]

7. Unemployment Insurance
   Filing
      who may, how to, and where to

Readings

[a]Boroson, W. Diagnosing your health insurance. *Money*, September 1974.

[b]Johannson, F. F. (Ed.). You bet your life. *Consumer Survival Kit*. Owings Mills, MD: Maryland Center for Public Broadcasting, 1976.

[c]Sizing up the agent who sells you life insurance. *Changing Times*, October 1974.

[d]Degener, J. How to scale down insurance costs. *Money*, April 1975.

Suggested Strategies—Insurance

Based on students' experiences, they will have some idea what risks are too expensive **not** to insure. A caution—don't get too bogged down with explaining terminology. The subject is difficult, at best, and the real objective for the students at this time is to appreciate the importance of the coverage.

Reading Policies

This topic lends itself particularly well to some investigation of insurance

policies. This is not to say that the important consumer concern is determining what form to read. This strategy adds an excellent source of realism to the insurance terminology that must be presented. The terms are then presented by the teacher and the class takes notes on preprepared paper where the term, but not the meaning, is listed. Using a worksheet on which students answer questions from a policy or from an article is a good preliminary strategy to class discussion of the insurance terminology. In any case an acquaintanceship of the terms is helpful before proceeding to the question of "how much," "during what time of life,"...

Speaker

A strategy to introduce the question "how much" is to have an insurance agent speak to the class. This can be an effective method if the agent is prepared to follow the framework of your subject needs. When a speaker addresses the topic at hand, the purpose is achieved. Most speakers appreciate the time you take to outline what it is the class needs to hear.

Cases

Again, cases are a good means of helping with the "how much" question. Business law books are a good source for cases on insurance problems. The teacher can also think of equally good ideas and put them in case form for the class. These cases should concentrate on the discussion at various life stages rather than involving terminology-type questions.

State Employment Office

A highlight of this topic is the study of unemployment insurance. Your state employment office has any information a teacher may need for class. Problems may be constructed where a little arithmetic is required. This is generally a top interest subject for high school students.

Library Resource

One exercise that may have lasting implications is one which requires students to be familiar with *Best's* handbooks of insurance. Check the public library for these handbooks and, if available, a worksheet may be developed that would familiarize students with reading the book. Or, the teacher can duplicate a page and in class illustrate the helpfulness of the *Best's* handbook.

Topic X: Management and Family Income

1. Factors Affecting Use of Income by the Individual or Family
   - Values and goals
   - Variances in the life cycle
     - individual[a]
     - beginning family
     - expanding family

contracting family
Needs and wants
Use of income influenced by
occupation, cultural background, national economy

2. Developing Financial Management Plans[b]
Benefits of planning[c]
Decision-making steps in planning short, intermediate, and long term goals
Recordkeeping
uses, types, application
Checking accounts[d]
shopping for checking accounts[e]
uses[f]
reconciliation of bank statements

3. Savings and Investments
Savings accounts[g]
Government securities
why they exist
where to buy them and costs
risk and dollar values
savings bonds[h]
Bonds
their purposes
government bonds
corporate bonds
the bond exchange
bond ratings—what they mean
Common stock[i]
their purpose
reading an annual report
the aftermarket (exchanges or OTC)
commissions
information for consumers (Moody's, Standard and Poors)
Mutual funds[j, k]
advantages of portfolio management
how they operate
commissions and types
information for consumers
Forbes (August issue) or Wiesenberger
Keeping an eye on brokers[l]
Other forms of investments: real estate, jewelry, art, etc.

4. Taxation
Taxes and the individual
W2 forms, W4 forms
Sources and uses[m]

Readings

[a]Johannson, F. F. (Ed.). Will I see you again (singles life). *Consumer Survival Kit*. Owings Mills, MD: Maryland Center for Public Broadcasting, 1976.

[b]How does your spending compare? *Changing Times*, 1976.

[c]Quint, B. G. Seven mistakes women make with money. *Money*, December 1975.

[d]Johannson, F. F. (Ed.). Don't pass the buck: Financial institutions. *Consumer Survival Kit*. Owings Mills, MD: Maryland Center for Public Broadcasting, 1976.

[e]A guide to banking services—Part I: Picking the best checking account. *Consumer Reports*, January 1975.

[f]Those buck-passing bank machines. *Money*, February 1976.

[g]A guide to banking—Part II: How to pick the best savings account. *Consumer Reports*, February 1975.

[h]Take another look at U.S. Savings Bonds. *Changing Times*, March 1975.

[i]Do you belong in the stock market. *Changing Times*, June 1975.

[j]How the money market funds are doing now. *Changing Times*, April 1976.

[k]Mutual funds—A cold hard look. *Changing Times*, September 1975.

[l]Quint, B. What your broker doesn't know can hurt you. *Money*, September 1973.

[m]Battling over tax reform. *Time*, October 4, 1976.

Suggested Strategies—Management and Family Income

A great deal of care must be taken with the final topic. Because of the many subjects within Topic X, it would be easy to spend an inordinate amount of time on any one of them. A brief look at each topic and then a consolidation of the entire course would be the best strategy in bringing the consumer education course to a fruitful conclusion.

Survey/Role Playing

Shopping for a checking account is one necessary and important subject. Many banks publish material developed especially for schools—check with local banks to find what they may have. The teacher's personal survey when selecting checking account services is a way of knowledgably comparing banks and savings and loans (NOW accounts). A student committee can gather the same information AFTER a list of banking services has been developed in class. When the students (or a group) organize the information, a role playing activity can result. Each student who participated in the survey would act as a bank officer. The remaining students would act

as prospective customers wanting to open an account, but who are unfamiliar with the services the bank offers.

Interest Practices

Selecting a savings account (reading "g") is more than frequent compounding. Students should be familiar with methods for computing interest, legal rates of interest, frequency of compounding interest, and rules regarding grace periods and minimum balances. Practice in choosing the most profitable account is very important. To conduct a practice session, the teacher can cut savings institutions' ads and prepare transparencies and/or dittos from them. Questions about the advantages and/or disadvantages of each account as well as questions to consider before opening the account may then be asked.

Exchanging Tricks

Tricks used in saving money is a subject that lends itself to students exchanging ideas on saving practices. The students will ask others what tricks they use in saving money and give these tricks "classifications"—(i.e., windfall method). Then the merits of each savings trick are discussed.

Investment Research

In a consumer education course, investments are a relevant subject if the total time spent presents the various types of available saving vehicles. Subject 3 outlines these choices and some sub-subjects that would give students a general overview of where to find investment information.

Annual reports are an excellent choice as an introductory vehicle for investments. These reports may be ordered in advance (suggest May of the previous school year) from companies whose addresses are listed in Moody's, *Standard and Poors Stock Reports,* or *Value Line.*

Worksheets

Worksheets aid in pulling information from the annual reports. Stock reports, such as Standard and Poors' tear sheets, may be photocopied and used to supplement the corporation's annual report. Once the student is familiar with common stock, it is easier to discuss mutual funds, corporate bond offerings, and municipal bond offerings. They are advertised in the *Wall Street Journal* naming brokerage firms or an address where a prospectus and promotional information can be obtained. By distributing to the class the annual reports, prospectuses, and promotional information, the students' backgrounds on what is available is broadened.

Reading the Stock Page

The next step is how to follow these securities in the aftermarket. By saving copies of the *Wall Street Journal* during the year, the teacher easily accumulates a classroom set (or maybe more). These papers are an excellent teaching tool. Students can practice reading exchange tables, OTC tables, bond prices, and mutual fund tables. This overview, without too much technical information, when coupled with the risks and returns possible in each instance, will place the student in a position where he/she knows where to investigate when the need arises.

Filing the 1040

The nearest IRS office does provide sample individual tax material which is helpful for the subject of taxation. The only requirement is that the request be written on official school letterhead. For a realistic strategy, have the students prepare their returns, since a parent probably completed the last filing. Then, of course, they should be exposed to tax exercises for the single person with itemized deductions, a married couple, and a couple with one or two young children.

Practice Sets

The whole course can come together in several forms. The students are now at the point where they will be able to include all elements of spending and saving in budget practice sets. In most cases, this will require the teacher to develop the project so all the topics can be incorporated in a spending pattern. A "homemade" project, utilizing papers, catalogs, the telephone, and information collected during the course may be incorporated into a "dry run" at managing money. Each student may want to select an occupation, check its entry level salary, and try to live on it—at least on paper! Or, the teacher may provide cases. For either strategy, goals should be projected and a formal budget adopted.

Another approach is to utilize a published practice set (Family Financial Management, Southwestern; or one similar). Whichever method one uses, the idea is to give the class an opportunity to see the whole picture.

Summary

Do you think there will be enough material for a consumer education course? It is apparent there is enough to easily develop a one-year course. This Rapid Reader has presented ten important consumer education topics along with a variety of tested-in-the-classroom strategies.

It is realized that for a one-quarter course, and even for a semester course, the objectives and topics may vary. As for the strategies, they work if you are willing to work—try them—with enthusiasm!

Part three. Evaluation

Student

Evaluation in consumer education can take as many forms as there are teaching strategies. In an activities-centered classroom, there is minimal need for formal testing. The many reports, projects, and action activities provide ample evaluation material for the teacher.

Most teachers, however, will want to balance the evaluation process by including testing. Since most of the strategies attempt to involve consumer education students in practical community activities, the most impor-

tant aspect of consumerism—life-long application—is encouraged. While consumer education is rich in factual data, the higher levels of decision making and consumer awareness are important objectives. Therefore, we should concern ourselves with how these skills can be measured on an objective test.

First, more cases should be included in consumer education examinations. The case question may examine factual data.

> The Johnson family decided to move to another state. They sold their home and hired the Ace Moving Company to transport their goods to their new location. Mr. Johnson drove to the new state while Mrs. Johnson took an airplane. When the Johnsons arrived in their new location, they read the newspaper ads for new homes. They purchased a new home with a mortgage guaranteed by the federal government. Federal agencies regulate many of the situations the Johnsons were involved in. Indicate the one agency which regulates each situation.
>
> A. Interstate Commerce Commission
> B. Federal Trade Commission
> C. Federal Housing Assistance
> D. Housing and Urban Development
> E. Environmental Protection Agency
>
> _____ 1. Transportation of their goods by the Ace Moving Co.
> _____ 2. Having safety equipment on their car
> _____ 3. Non-deceptive newspaper advertisements for housing
> _____ 4. A federally guaranteed mortgage
> _____ 5. Information about the nature and cost of closing and settlement of their housing purchase
> _____ 6. Water quality standards in their new community

It may also measure decision-making skills (see example).

In either case, the situation, data, or decision is presented in a more natural setting rather than in a short isolated statement. These situations will take longer to develop, but their use will provide the opportunity to evaluate the decision-making level through an examination.

Besides the examination process, the teacher may evaluate a good share of student work in terms of work in class, research, and field activity. The advantage of the activity strategy is the interaction between student and teacher. Through this interaction it is possible for the teacher to make a more accurate evaluation regarding the student's level of consumer awareness.

Read the following advertisement and then answer the questions by checking "True" if the answer is clearly true, false if the answer is clearly "False," or "Beware" if there is some doubt about the statement.

ACE BOOK CLUB

JOIN TODAY and receive 3 books for 98¢

Membership requires purchase of 2 additional books at regular prices within a year of joining the ACE BOOK CLUB.

INSTRUCTIONS: Send the attached membership form to ACE BOOK CLUB by January 31, 19 , with the following information:

1. Name and address (please print)
2. Catalog numbers of 3 membership selections from the attached list of books
3. Your signature

ACE BOOK CLUB will bill you later for the 98¢

	True	False	Beware
A. Outside of the 98¢, membership in the Ace Book Club is free.		*	
B. Initial membership in the Ace Book Club includes receipt of any 3 books desired.		*	
C. When a new member joins the Ace Book Club, the cost of books received will save you money.			*
D. You are signing a contract.	*		
E. You can cancel your membership as soon as you pay 98¢.		*	
F. The Ace Book Club will offer you your choice of 3 additional books.			*
G. The books offered by the Ace Book Club will be the same quality of material as sold on newsstands.			*

Every student should be aware of the importance of **each** of the well-planned objectives and strategies of the course. While they may feel one aspect of the course is more important than others, they should be cognizant that lack of participation in activities or deliberately poor performance on examinations results in a lower overall evaluation.

Teacher and the Course

The teacher and the course must also be evaluated each year. Each aspect of the course should be rated. This includes content and activity ratings by students. The example below is a rating sheet that is used to evaluate a typical topic area.

> Fill in the following questionnaire as completely as possible. I am particularly interested in your reactions to the units of study and in your suggestions. Your suggestions may include things in the unit that should be discarded, items you think should be stressed more, and things that should be added. There are two ways you are to respond to the different topics taught in this course.
>
> 1. RATE the topic either: 1. very interesting
>   2. quite interesting
>   3. was of average interest
>   4. not very interesting
>   5. boring
> 2. Give your suggestions for improvement of the topic. Your suggestions should reflect your personal preference, not what someone else would like to do.
>
> ---
>
> TOPIC III: Shopping for Food
>
> (Factors Influencing Family Spending for Food, Psychology in the Supermarket, What the Food Labels Tell You, Government Aids to the Shopper, Food Shopping Do's and Don'ts, Food Co-ops, Food Freezers—buying in bulk, Competition in the Food Industry)
>
> (Food pretest, home food survey, food stamp discussion, store layouts, reading coupons, unit pricing survey, preparing a shopping list, home taste tests, science lab tests, what to look for in a bulk buying ad)
>
> RATING FOR THE FOOD TOPIC _____
>
> YOUR SUGGESTIONS FOR IMPROVEMENT OF THE TOPIC.

The most important outcome of the evaluation should be the consideration given to suggested revisions. Also, add the rating points and determine an average score for each topic. These "Nielson Ratings" may be compared from year to year to help measure the effects of topic revisions.

> TOPIC III: Foods
>
> 1975: 3.1 1976: 3.6 1977: 3.7 1978:

Part four. Materials

The consumer educator must be more than a casual reader. As a director of resources, the teacher must be broadly informed. The local newspaper is too narrow; the national news magazine is too broad. The consumer product rating magazine is too superficial to consumer education; the national business publication is too one-dimensional in point of view. Consumer magazines of various militancy come and go. **In combination**, however, these materials, when scanned by an avid reader, blend into a balanced, informative media mix. The consumer educator needs to be constantly enrolled, by vitue of subscriptions, in a continuing education course.

There is an important advantage in subscribing to several magazines involved with consumer affairs, personal finance, and business. First there is the matter of convenience. There are many well-intentioned persons who say "why subscribe; I can always read these publications in the library." Many of these well-intentioned people never find time to go to the library. There seems to be more time available when the magazines are close to the TV, bedstand, or easy chair.

Secondly, there is the matter of cost; as professional literature these publications are tax deductible.

The final advantage is materials collection. These are now YOUR articles to cut and paste as you please. Cut or copied for later use, they make good sources for your classes as handouts, and they convert nicely into transparencies for an immediate current event discussion.

The consumer educator who subscribes to and collects articles relevant to the class can be buried in paper scraps. Therefore, organization is the key. Store class materials in a file drawer. (1) Each subject will have a file folder of materials which have been **used** for teaching. (2) Immediately behind this file folder is another file folder accumulating the vast amount of **new** material you read throughout the year. As the teacher assembles material for teaching the subject again, the **used** file folder of material is assimilated with the **newly** accumulated material. Of course, this is also an excellent time to "weed" material. This ongoing process makes it possible to review and evaluate subject material quickly and efficiently. This also makes it easy to develop evaluation instruments. (3) All supplementary material for teacher use should then be kept in a third subject file folder.

Each topic should contain a written memo on items not to forget, successes and failures, and improvement of the evaluative instruments. Do this immediately as things happen during the topic presentations so student feedback is accurately recorded.

The following bibliographies have been included in this Rapid Reader in Consumer Education—books, periodicals, films. The bibliographies do not include all resources available in consumer education, only those the author felt were most effective. You will notice an absence of text books—that choice is up to you. The professional organization conventions make a good forum for reviewing both textual and supplementary material.

Consumer Education Pretest

Marjorie Frey

Description of Each Consumer Station

1. ARE ANY OF THESE PRODUCTS DANGEROUS?

   On your answer sheet, indicate whether each product is hazardous or not. If the product is hazardous, describe the hazard.

   Teacher Note: These items are displayed—(a) stuffed animal (b) squeak toy (c) cigars (d) pop bottle (e) aerosol can

2. HEADLINES...CENTURY OF CONSUMERISM

   Each of these headlines appeared in United States newspapers between 1890 and 1976. On your worksheet, indicate whether each headline appeared between 1890-1929 or 1930-1949 or 1950-1959 or 1960-1969 or 1970-1976.

   Teacher Note: The following headlines are displayed.

   A. EVIDENCE INDICATES CYCLAMATES ARE SAFE
   B. RUSSIA LAUNCHES SPUTNIK
   C. STANDARD OIL "TRUST" SUCCEEDS THROUGH BRIBERY, GRAFT, FRAUD, VIOLENCE, AND THE DESTRUCTION OF COMPETITION
   D. ONE-THIRD OF LABOR FORCE UNEMPLOYED
   E. WEAR IT OUT, USE IT UP, MAKE IT DO—NEW CONSUMER SLOGAN
   F. NEW SULPHA WONDER DRUG KILLS NEARLY 100 PEOPLE
   G. FORMALDEHYDE USED AS FOOD PRESERVATIVE
   H. CYCLAMATES BANNED
   I. PUBLIC MANIPULATED BY ADVERTISERS
   J. NO. 2 RED DYE BANNED
   K. INFLATION SKYROCKETS
   L. THALIDOMIDE DEFORMS BABIES
   M. PRESIDENT PRESENTS CONSUMER DECLARATION OF RIGHTS
   N. PRESIDENT CREATES NEW FEDERAL OFFICE OF CONSUMER AFFAIRS

3. UNIT PRICING

   Unit Pricing: Comparing the cost of one product that is packaged in different size containers by finding the cost per common unit. What is the unit price of each of these products?

   Teacher Note: These items are displayed—

   (a) 46 oz. (1.36 liter) tomato juice can marked 67¢
   (b) 18 oz. (.53 liter) tomato juice can marked 31¢
   (c) 33 oz. (.96 liter) tomato juice can marked 79¢

4. SAVINGS[a]

You have received $500 for graduation. You have no savings account, but would like to open one in which to deposit your $500. Read the ads on the board. Which one of the savings institutions would be the best place to open a savings account so that you receive the greatest amount of interest?

Teacher Note: Backup information obtained from reference. Three or four local bank ads are posted.

5. PAIN REMEDIES[b]

Observe the six pain remedies by reading the labels on the containers.
A. Which pain remedy is best? Why?
B. Which pain remedy offers the most for your money?

Teacher Note: Backup information obtained from reference.
Displayed are empty boxes of 1 store brand aspirin
3 national brand aspirin
2 acetaminophen

6. GUARANTEES

Observe the posted guarantee.
A. What is your first impression of the guarantee as to what it covers?
B. Do you think this guarantee is good or poor? Why?

Teacher Note: Purpose is to compare full and limited warranty sections.

7. TASTE TEST...HOUSE BRANDS vs. NATIONAL BRANDS

Taste each brand of potato chips.
Which is best? A B C D
Which is worst? A B C D
You have tasted: National's Jay's Frito Lay's A & P
Decide which brand name belongs to each product you tasted (A B C D)

Teacher Note: Other taste test products—cola, peanut butter.

8. CONTRACTS[c]

You need to purchase a car. Since you have very little money, you will purchase a used car. You have narrowed your choices. Since you must finance your purchase, observe the three contracts that are posted.
A. Which contract would you sign?
B. Why?

Teacher Note: Backup information obtained from resource.

9. PRODUCT INGREDIENTS[d]

Read the following lists of ingredients and identify the product on your worksheet.
A. Water, Sugar, Hydrogenated Vegetable Oil, Modified Food Starch,

Cocoa, Nonfat Milk Solids, Sodium Caseinate, Salt, Carrageenan, Sodium Stearoyl 2, Lactylate, Vegetable Gum, Artificial Flavoring, and Coloring.

Teacher Note: Backup information obtained from resource. Obtain ingredient lists for other products.

10. CODE

Observe the code on these products.
A. What is the name of the code?
B. How is the code used?

Teacher Note: Displayed are products with universal product code.

11. INCOME TAXES

You have completed the posted tax form to line 12.
A. What number should you write on line 13?
Observe the W-4 Form.
B. How does your employer use this form?
Observe the W-2 Form.
C. Who receives copies of this form?

Teacher Note: Displayed are Forms 1040, W-4, and W-2.

12. STOCK

Observe the stock quotations for McDonalds.
A. What was the "close" for the day you observed?
B. How many shares were traded for the day you observed?
C. What was the last dividend declared for McDonalds?
D. What was the highest price paid for a share of McDonalds?
E. What was the "close" for the day before?

Teacher Note: Posted is stock page from *Wall Street Journal.*

13. ADVICE

List the places or people that could be helpful or provide information for the following situations:

A. Martha Brooks is a 62-year old widow with little or no regular income. She is entitled to Social Security benefits but doesn't know how to get them.
B. Bill Barnam has three estimates on putting a new furnace in his home, but he questions the reputation of the company that gave him the lowest bid. He wants to check on the company before signing any contract.
C. You buy a sewing machine from a door-to-door salesman and it does not work.
   1. What can you do?
   2. What is your legal recourse if the seller is at fault?
   3. Could you cancel the contract if the machine did work?
   4. Under what circumstances could you cancel?

14. COUGH REMEDIES

Observe the three cough remedies by reading the labels on the containers.

A. Which cough remedy is best?

B. Which cough remedy offers the most for your money?

Teacher Note: Displayed are 3 empty cough remedy boxes.

15. LEASES[e]

Read the posted formulations that are often found in leases. What does each mean in "plain English?"

Teacher Note: Backup information obtained from resource.

16. POTENTIAL HAZARDS[f]

Observe the picture that is posted. List all the potential hazards you can find.

Teacher Note: Backup information obtained from resource.

17. FINANCIAL CRISES

Indicate which one of the listed situations you would consider a financial crisis and tell how you would deal with the situation.

A. You have an accident with a friend's car—no one is hurt but damages on the car come to $850 and it is not covered by insurance.

B. Most of your friends are going to college—you want to go too, but your parents cannot afford to send you.

C. Your father is notified by his employer that he is to be dismissed at the end of the month.

D. You bought a car on time last summer when you were working. Now you are in school and cannot earn enough to keep up the payments.

E. You open a charge account your first year in college; and, before you know it, you run up a bill of $575 which you cannot pay.

18. LABELS

Observe the labels on the cans of food.

A. Which label is most informative? Why?

19. ACCIDENTS[g]

React to each of the following accidents by writing on your worksheet the letter of the response which best describes your opinion.

Teacher Note: Backup information obtained from resource.

20. FILTH LIMITS

Match each of the listed "filth limits" set by the Food and Drug Administration with the product for which the filth limit was set.

1. One rodent pellet pint	A. Wheat
2. Ten drosophila or other fly eggs—8½ oz.	B. Fruit Juice
3. Fifty insect fragments or two rodent hairs—3½ oz.	C. Peanut Butter
	D. Corn Meal
4. 100 insect fragments—50 grams	E. Chocolate
5. 150 insect fragments—8 oz.	F. Nuts
6. 5% of the product can be moldy	

Teacher Note: Set up so correct answer for 1 is A, 2 is B, 3 is C, 4 is D, 5 is E, and 6 is F.

Pretest References

[a]How to pick the best savings account. *Consumer Reports*, February 1975.

[b]Is Tylenol (et al) any better than aspirin? *Consumer Reports*, October 1976.

[c]*The Grey family finances an auto purchase*. Washington, DC: Federal Trade Commission, Bureau of Consumer Protection.

[d]*Foods for which standards have been established under the Federal Food, Drug, and Cosmetic Act*. Chicago: Food and Drug Administration.

[e]How to read a lease. *Consumer Reports*, October 1974.

[f]Who's responsible for product safety. New York: J. C. Penney Company, Inc. Spring/Summer 1975.

[g]*Ibid.*

Materials

Books

Aaker, D. A. and Day, G. S. *Search for the consumer interest*. New York: Macmillan, 1974.

Belth, J. M. *Life insurance: a consumer's handbook*. Bloomington: Indiana University Press, 1973.

Caplovitz, D. *Consumers in trouble: a study of debtors in default*. New York: Macmillan, 1974.

Cobleigh, I. *What everyone should know about credit*. Washington, DC: U. S. News and World Report Books, 1975.

Denenberg, H. S. *The shopper's guidebook to life insurance, health insurance, auto insurance, homeowner's insurance, doctors, dentists, lawyers, pensions*. Washington, DC: Consumer News, Inc., 1974.

Dorfman, J. *Consumers survival kit*. New York: Praeger, 1975.

Feldman, L. P. *Consumer protection problems and prospects*. St. Paul: West Pub. Co., 1976.

Gaedeke, R. M. and Etcheson, W. W. *Consumerism viewpoints from business, government and the public interest*. San Francisco: Canfield Press, 1972.

Hightower, J. *Eat your heart out: how food profiteers victimize the consumer*. New York: Vintage Books, 1976.

Magnuson, W. G. and Carper, J. *The dark side of the marketplace*. Englewood Cliffs, NJ: Prentice-Hall, Inc., 1972.

Margolius, S. *The consumer's guide to better buying*. New York: Pocket Books, 1974.

Mencher, M. *The Fannie Mae guide to buying, financing, and selling your home*. New York: Doubleday and Co., 1973.

Porter, S. *Sylvia Porter's money book: how to earn it, spend it, save it, invest it, borrow it—and use it to better your life*. New York: Doubleday and Co., 1975.

Rainey, J. *How to shop for food*. New York: Harper & Row, 1972.

Rosefsky, R. S. *Frauds, swindles and rackets*. Chicago: Follett, 1973.

Rosenbloom, J. *Consumer complaint guide*. New York: Macmillan, 1975.

Rowse, A. E. *Help: The useful almanac*. Washington, DC: Consumer News, Inc., 1976.

Spillman, N. Z. *Consumers—A personal planning reader*. St. Paul: West, 1976.

Swagler, R. M. *Caveat emptor, an introductory analysis of consumer problems*. Lexington, MA: Heath & Co., 1975.

Periodicals*

ACCI Newsletter. American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, MO 63201. Membership dues include nine issues of the *Newsletter*, 3 issues of *Consumer Education Forum*, and 2 issues of the *Journal of Consumer Affairs*.

Changing Times. Monthly publication of Kiplinger Washington Editors, Inc. 1729 H Street, N.W., Washington, DC 20006.

Consumer Information. Quarterly. Consumer Information, Public Documents, Distribution Center, Pueblo, CO 81009. Free.

Consumer News. Published twice a month by the Office of Consumer Affairs, HEW, Superintendent of Documents, U. S. Government Printing Office, Washington, DC.

Con$umer New$week. Published bi-weekly by Consumer News, Inc., 813 National Press Building, Washington, DC 20004.

Consumer Reports. Published monthly by Consumers Union of the United States, Inc. P.O. Box 1000, Orangeburg, NY 10962. (Special group rates available.)

Consumers' Research Magazine. Published monthly by Consumers' Research, Inc. Washington, NJ 07882.

Consumer Views. Published monthly by First National City Bank, 399 Park Ave., New York, NY 10022. Free.

Current Consumer Magazine. Curriculum Innovations, Inc., 501 Lake Forest Avenue, Highwood, IL 60040.

Money. Monthly. 541 North Fairbanks Court, Chicago, IL 60611. Money Learning Program available from Money Learning Program, Dayton Building, Morris Plains, NJ 07950.

*Subscription information available from the publisher.

Films

Aims Instruction Media Services, Box 1010, Hollywood, CA 90028.
Buying in a supermarket
Buying an automobile
Nutritional quackery
Maintaining an automobile
The money tree (Finance problems, credit)
Money for sale (credit)

Benchmark Films, Inc., 145 Scarborough Road, Briarcliff Manor, NY 10510
A chemical feast (food additivies—satire)
Brand names and labeling games (buying—satire)
You irresistible you (why we buy—satire)
Sugar cereal, imitation orange breakfast (nutrition—satire)
Gals, guys, and dolls (female, male roles—satire)

BFA Educational Media, 2211 Michigan Avenue, Santa Monica, CA 90404
Consumer power: Advertising
Consumer power: Credit
Consumer power: Whistleblowing (consumer's social responsibility)
It's new, it's neat, it's obsolete (obsolescence)

Churchill Films, 662 North Robertson Blvd., Los Angeles, CA 90069
Eat, drink and be wary (food additives, nutrition)

Consumer Reports Films, Box XA-34, 256 Washington St., Mount Vernon, NY 10550
Kicking tires is not enough (used car buying)
Steering clear of lemons (miscellaneous marketplace problems—aerosols, bicycles, pain relievers, diets)
The six billion $$$ sell (children and advertising)

Consumer Product Safety Commission, Room 2945, 230 South Dearborn, Chicago, IL 60604
Play it safe (safety)
Bubble, bubble toys in trouble (toy safety)

FilmFair Communications, 10900 Ventura Blvd., Studio City, CA 91604
This is fraud
Tommy's first car
Your right to a hearing
The buy line (advertising)
Read before you write (credit contracts)
Magical disappearing money (food buying)
Foot in the door (door-to-door selling)
There is a law against it (consumer laws)
Before you take that bite (nutrition)
The health food movement
Insurance—what's it all about
Meet Margie (living on a low income, varied life styles)
In the Box (financial planning problems)
A day in the life of Harvey McNeil (use of community resources)
Needs and wants (wise buying based on personal values and goals)

General Mills Film Center, 9200 Film Center, Box 1133, Minneapolis, MN 55440
To your credit (problems of credit of various families)

Journal Films, Inc., 909 West Diversey Parkway, Chicago, IL 60614
Your credit is good
If it doesn't work... complain
Buying with a twisted art
Snacks count too
Food labeling: Understanding what you eat
Advertising: Information, persuasion, or deception

Pyramid Films, Box 1048, Santa Monica, CA 90406
Consumer game (overview of consumer problems)

Summerhill Productions, Box 156, Station Q, Toronto, Ontario, Canada, M4T2M1
Fraud, you lose

References

Campbell, S. R. *Consumer education in an age of adaptation.* Chicago: Sears, Roebuck and Company, 1971.

Frey, M. *Consumer education pretest.* Glenbrook, IL: Glenbrook South High School, 1975.

Gavitt, J. *How to look for an apartment.* South Orange, NJ: Columbia High School, 1975.

Graf, D. K. *Construction and validation of a standardized test to assess subject matter achievement in consumer education.* Unpublished doctoral dissertation, University of North Dakota, 1975.

Graf, D. K. *Teach consumer credit—The people method.* Journal of Business Education, December, 1974.

Jelley, H. M. Issues in teaching consumer education. In Woolschlager, R. B. and Harris, E. E. (Eds.), *Business education—yesterday, today, and tomorrow* (14th yearbook). Washington, DC: National Business Education Assn., 1976.

King, M. *A profile of consumer education teachers in suburban public high schools in the Chicago area.* Unpublished master's thesis, DePaul University, 1976.

McLaughlin, G. H. SMOG grading—a new readability formula. *Journal of Reading*, May, 1969.

Ross, D. K. *A public citizen's action manual.* New York: Grossman Pub., 1973.

Simon, S. B., Howe, L. W. and Kirschenbaum, H. *Values clarification: a handbook of practical strategies for teachers and students.* New York: Hart Pub. Co., 1975.

Stanley, T. O. *The development of the test of consumer competencies.* Unpublished doctoral dissertation, Northern Illinois University, 1974.

Triber, B. and Perraudin, G. *How to complain and get results.* Boston: Infact Systems, Inc., 1971.

DELTA PI EPSILON fraternity, founded in 1936, is an honorary graduate organization for men and women devoted to the advancement and professionalization of business education. Through its ideals of service, leadership and cooperation, the fraternity strives to make significant and unique contributions to professional growth and scholarly achievement in business education. In the words of its founder, Dr. Paul Lomax, can be seen the scope of the fraternity, "The professional interests of Delta Pi Epsilon encompass the whole of busine's education in relation to the entire fields of American business and American education. Its membership . . . must always think in terms of the common good and advancement of all our business teachers and of all students who pursue courses in business education."

DELTA PI EPSILON CHAPTERS, INSTITUTIONS, CITIES, STATES

ALPHA: New York University, New York, NY, 10003
BETA: Oklahoma State University, Stillwater, OK 74074
GAMMA: University of Pittsburgh, Pittsburgh, PA 15260
DELTA: University of Cincinnati, Cincinnati, OH 45221
EPSILON: Boston University, Boston, MA 02215
ZETA: University of North Carolina, Greensboro, NC 27412
ETA: University of Denver, Denver, CO 80210
THETA: Indiana University, Bloomington, IN 47405
IOTA: Syracuse University, Syracuse, NY 13210
KAPPA: University of Michigan, Ann Arbor, MI 48103
LAMBDA: Northwestern University, Evanston, IL 60201
MU: University of Tennessee, Knoxville, TN 37916
NU: University of Kentucky, Lexington, KY 40506
XI: University of Florida, Gainesville, FL 32603
OMICRON: University of Iowa, Iowa City, IA 52240
PI: Ball State University, Muncie, IN 47306
RHO: Ohio State University, Columbus, OH 43210
SIGMA: University of Oklahoma, Norman, OK 73069
TAU: Columbia University, New York, NY 10027 (inactive)
UPSILON: University of Mississippi, University, MS 38677
PHI: University of Minnesota, Minneapolis, MN 55455
CHI: Pennsylvania State University, State College, PA 16802 (inactive)
PSI: University of Southern California, Los Angeles, CA 90007
OMEGA: George Peabody College for Teachers, Nashville, TN 37203
ALPHA ALPHA: University of Northern Colorado, Greeley, CO 80631
ALPHA BETA: University of Illinois, Urbana, IL 61803
ALPHA GAMMA: University of Houston, Houston, TX 77004
ALPHA DELTA: Emporia State University, Emporia, KS 66801
ALPHA EPSILON: North Texas State University, Denton, TX 76203
ALPHA ZETA: Temple University, Philadelphia, PA 19122
ALPHA ETA: University of Wisconsin—Madison, Madison, WI 53706
ALPHA THETA: University of Texas, Austin, TX 78712
ALPHA IOTA: University of Colorado, Boulder, CO 80304
ALPHA KAPPA: San Francisco State University, San Francisco, CA 94122
ALPHA LAMBDA: Michigan State University, East Lansing, MI 48823
ALPHA MU: State University of New York, Albany, NY 12203
ALPHA NU: University of North Dakota, Grand Forks, ND 58202
ALPHA XI: Hunter College of the City University of New York, New York, NY 10021
ALPHA OMICRON: University of California at Los Angeles, Los Angeles, CA 90024
ALPHA PI: Wayne State University, Detroit, MI 48202
ALPHA RHO: California State University, Fresno, Fresno, CA 93726
ALPHA SIGMA: Arizona State University, Tempe, AZ 85281
ALPHA TAU: University of Northern Iowa, Cedar Falls, IA 50631
ALPHA UPSILON: University of Nebraska, Lincoln, NE 68508
ALPHA PHI: Northern Illinois University, DeKalb, IL 60115
ALPHA CHI: Rider College, Lawrenceville, NJ 08648
ALPHA PSI: Mankato State University, Mankato, MN 56001
ALPHA OMEGA: Brigham Young University, Provo, UT 84601
BETA ALPHA: Indiana University of Pennsylvania, Indiana, PA 15701
BETA BETA: Southern Illinois University at Edwardsville, Edwardsville, IL 62025
BETA GAMMA: Virginia Polytechnic Institute and State University, Blacksburg, VA 24061
BETA DELTA: University of Georgia, Athens, GA 30601
BETA EPSILON: San Jose State University, San Jose, CA 95192
BETA ZETA: Indiana State University, Terre Haute, IN 47809
BETA ETA: Bowling Green State University, Bowling Green, OH 43403
BETA THETA: University of Wisconsin—Whitewater, Whitewater, WI 53190
BETA IOTA: Illinois State University, Normal, IL 61761
BETA KAPPA: Portland State University, Portland, OR 97207
BETA LAMBDA: Shippensburg State College, Shippensburg, PA 17257
BETA MU: Central Connecticut State College, New Britain, CT 06050
BETA NU: Utah State University, Logan, UT 84321
BETA XI: Memphis State University, Memphis, TN 38111
BETA OMICRON: Southern Illinois University at Carbondale, Carbondale, IL 62901
BETA PI: California State University, Los Angeles, Los Angeles, CA 90032
BETA RHO: Western Michigan University, Kalamazoo, MI 49001
BETA SIGMA: University of Wisconsin—Eau Claire, Eau Claire, WI 54701
BETA TAU: Georgia State University, Atlanta, GA 30303
BETA UPSILON: Pittsburg State University, Pittsburg, KS 66762
BETA PHI: Montclair State College, Upper Montclair, NJ 07043
BETA CHI: Western Illinois University, Macomb IL 61455
BETA PSI: Eastern Illinois University, Charleston, IL 61920
BETA OMEGA: Louisiana Tech University, Ruston, LA 71270
GAMMA ALPHA: Eastern Michigan University, Ypsilanti, MI 48197
GAMMA BETA: Trenton State College, Trenton, NJ 08625
GAMMA GAMMA: Virginia Commonwealth University, Richmond, VA 23284
GAMMA DELTA: University of Rhode Island, Kingston, RI 02881